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LionHeart

FOR RICS MEMBERS AND THEIR FAMILIES

Guide to surviving redundancy and job-seeking



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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. This should be one week's notice if you have been employed between one month and two years, or one week for each completed year of service (up to a maximum of 12 weeks) if you have been employed for over two years.

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.

If you believe you have been unfairly chosen for redundancy you may apply to the Advisory, Conciliation and Arbitration Service (ACAS) www.acas.org.uk or to the Equality and Human Rights Commission www.equalityhumanrights.com

Consultation on redundancy

If your employer intends to make 20 or more employees redundant within a 90-day period, 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. However, your employer is not obliged to give you time off with full pay.

I want to leave before my redundancy notice expires

Some employers will allow you to leave before your notice expires, but others may require you to remain to complete outstanding work. Depending on the individual circumstances, you may be able to negotiate extra pay for doing this if it is important to your employer.

You will pay tax and National Insurance on salary earned whilst working during the notice period. However if you leave before your notice expires – without your employer's permission – you will more than likely lose some or all of your redundancy pay.

Redundancy payments

Employees who have worked continuously for the same employer for at least 16 hours per week for two years may qualify for redundancy payments. There are no deductions for tax or National Insurance on redundancy payments up to £30,000.

In addition to statutory redundancy pay, you should receive payment for the prescribed period of notice to which you are entitled. This will be subject to tax and National Insurance unless you negotiate 'pay in lieu of notice'. Contact your tax office for details.

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 three things:

- Your age
- Your years of continuous service
- Your weekly pay (up to a maximum of £380 per week – £19,760 per annum – for the purpose of the calculation).

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

- Half a week's pay (up to a maximum of £380 per week) for each complete year of continuous service in which the employee was under 22 years of age.
- One week's pay (up to a maximum of £380 per week) for each complete year of service in which the employee was between 22 and 40 years of age.
- One and a half week's pay (up to a maximum of £380 per week) for each complete year in which the employee was 41 and over but was below 65.

There are certain adjustments that may be made for employees approaching retirement. However, you do not receive any redundancy payment over the age of 65.

What happens if an employer cannot or will not pay?

Contact your local unemployment office or job centre, and explain the situation. You may be entitled to take the matter to an Industrial Tribunal to seek payment. There are time limits governing tribunal applications, so if there is a problem don't delay in seeking advice.

Payments in lieu of notice, and compensation for loss of job

As already explained, if you work your notice period you will pay tax and National Insurance on your earnings in the normal way. 'Payment in lieu of notice' will not be subject to tax or NI, provided that you have neither a right under your contract of employment, nor a reasonable expectation, that pay in lieu of notice will be given.

The payment should include all benefits to which you were entitled during employment. This could involve a payment in lieu of company care and the use of a telephone, or they may allow you to keep these benefits until the date on which your notice would have expired. You will not normally be able to claim unemployment benefit until the period covered by any payment in lieu of notice has run out. It makes sense to talk to your local employment office about this and, for example, how your future entitlement to National Insurance benefits may be affected if you choose not to claim Jobseeker's Allowance.

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. **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.

7. 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.

8. STATE BENEFITS JOBSEEKER'S ALLOWANCE

You may be able to claim Jobseeker's Allowance provided that you are unemployed, available for work and actively seeking employment. The allowance begins on the day following the period covered by the last payments made by your previous employer. However, you must have paid sufficient contributions in the qualifying year in order to be entitled to benefit. Some people in their first job, including graduates, may not have made enough contributions and will need to apply for Income-based Jobseeker's Allowance.

How much can I receive?

Contribution-based Jobseeker's Allowance is paid at a flat rate, currently £64.50 per week if you are 25 or over, and £50.95 per week if you are 16-24. If you have paid insufficient National Insurance to qualify, you may be entitled to Income-based Jobseeker's Allowance. This will depend upon your circumstances. If **all** the following apply to you, then you are likely to qualify:

- You have less than £16,000 capital
- You work less than 16 hours per week
- You have a partner who works less than 24 hours
- You do not have sufficient income to meet your needs

The Jobseeker's Agreement and 'actively looking for work'

Your Jobseeker's Agreement will set out the steps that you agree to take in order to find a job. You will need to meet with a personal adviser to show that you are able to start work and are actively looking for a job.

Maintaining mortgage payments will be the biggest expense for many people facing redundancy. See "Help with the mortgage" (below) for details. If you have a mortgage then you may be entitled to help towards the interest.

Your claim for Jobseeker's Allowance also ensures that you will be credited with National Insurance contributions whilst you are looking for a job. Otherwise, you may find at a later date that you have insufficient contributions to qualify for certain state benefits.

How do I claim?

If you do qualify for this allowance, the actual amount of the benefit will depend upon your situation and could include payments for your partner too.

'Actively looking for work' means that you must be ready to start work and you must do at least three things every week to find work or improve your chances of getting it.

Contact Jobcentre Plus on 0800 556688. You can also claim online by going to www.jobcentreplus.gov.uk. However, you will need to visit your local Jobcentre to complete a jobseeker's agreement.

Help with the mortgage

With effect from 5 January 2009, claimants can receive help with mortgage interest on mortgages up to £200,000 (previously £100,000). The waiting time for receiving help has been reduced to 13 weeks (previously 31 weeks). Anyone who applied for assistance under the previous scheme will now be eligible for help under the new scheme.

Home Owners Mortgage Support Scheme

The HMS scheme, introduced on 21 April 2009 provides help with mortgage payments for home-owner occupiers who do not own more than one home and who:

- Have suffered a temporary reduction in income, for example by unemployment or a reduction on salary
- Have a regular household income and should be able to make a contribution of 30% of their monthly mortgage interest payment (The remaining repayment can be deferred for up to two years).
- Purchased their home before 1 December 2008
- Have an outstanding mortgage of less than £400,000
- Have savings of less than £16,000
- Have talked through the options with their lender
- Have been making regular payments for at least five months
- Have sought financial advice, for example from CAB, PayPlan or another reputable debt counselling agency

Lenders currently "signed up" to the scheme include Lloyds Bank group (which includes Halifax and Bank of Scotland), Northern Rock, The Royal Bank of Scotland (which includes NatWest and Ulster Bank), Bradford and Bingley, Cumberland Building Society, and the National Australia Bank Group (which includes Clydesdale and Yorkshire Bank).

The Bank of Ireland (which includes Bristol and West), GNAC, GR Money, Kensington Mortgages, the Post Office and Standard Life have said they will offer the scheme to qualifying customers as soon as possible.

Barclays (including First Plus), Nationwide, and Santander (which includes Abbey, and Alliance and Leicester) have all confirmed that they intend to offer comparable arrangements to the HMS scheme.

For more information talk to your lender or visit Homeowners Mortgage Support at www.direct.gov.uk/hms

Negotiating with lenders

You may also benefit from a conversation with your mortgage lender because some lenders may be more considerate of circumstances than others. This will depend on the equity in the property and the length of time that the mortgage has run. Various lenders have agreed not to seek repossessions until the arrears have accumulated for six months, although you should discuss any difficulty in meeting repayments at an early stage. Speak with your lender to try and negotiate some of these concessions:

- Arrange a 'payment holiday'
- Pay interest only for a short agreed period
- Extend the term of your mortgage
- Convert an endowment mortgage to a repayment mortgage. You will need to take professional advice on the options available to you. (The benefits agency does not pay for the cost of endowment insurance premiums even if help with mortgage interest is offered).

9. **WILL I BE ENTITLED TO AN INCOME TAX REBATE?**

If you have previously paid income tax you may be entitled to a tax rebate. Applications should be made to the Inland Revenue Office dealing with your income tax. The address can be obtained from your former employer or be found on your most recent notification of income tax code number.

10. **WHAT SUPPORT CAN I GET FROM MY LOCAL JOBCENTRE?**

Jobcentre Plus can provide information about vacancies and offer advice on preparing CVs, applications etc. They can also offer advice on schemes that help with training or setting up your own business. There are various 'New Deal' schemes for specific groups of jobseekers, including older people and those with disabilities or health problems. Help may be available towards the cost of travelling to attend an interview.

11. **INCOME SUPPORT**

If you are not entitled to claim Jobseeker's Allowance or don't receive sufficient income from it for your essential needs, you may be entitled to Income Support. This applies provided that you don't have more than £16,000 capital and that neither you, nor your partner, works more than 16 hours per week.

How do I claim?

Contact Jobcentre Plus on 0800 556688. You can also claim online by going to www.jobcentreplus.gov.uk. However, you will need to visit your local Jobcentre to complete a jobseeker's agreement.

How much can I receive?

Your entitlement will depend upon your circumstances and can include payments for you and your partner, as well as additional supplements. On top of this, some of your mortgage interest may be paid for you – see the earlier section, under the heading

'Help with the mortgage'. Income Support is payable for an indefinite period and is not subject to income tax.

12. **CHILD TAX CREDIT**

You can claim Child Tax Credit if you are responsible for a child. The child is included in your claim until August 31st following their 18th birthday, or until they are aged 20 if they are in full-time non-advanced education.

How do I claim?

You can make a claim by phoning the Tax Credits Helpline on 0845 300 3900.

How much will I receive?

Child Tax Credit is made up of a number of elements based on how many children you have and whether any are in receipt of disability benefit. The maximum amount could then be reduced depending on your actual income.

13. **WORKING TAX CREDIT**

You can claim Working Tax Credit if **all** the following apply to you:

- You are over 25
- You work at least 30 hours a week
- You are on a low income.

If you fall into **any** of the groups listed below, you can claim Working Tax Credit as long as you are working at least 16 hours a week:

- You are a lone parent
- You have a physical or mental disability
- You are aged 50+ and have recently started work after being on means-tested benefits.

How do I claim?

You can make a claim by phoning the Tax Credits Helpline on 0845 300 3900.

How much can I receive?

Working Tax Credit is made up of a number of elements depending on your circumstances. It can include childcare costs if you are a lone parent, or if you're a couple who both work more than 16 hours a week (or one of you is in receipt of a disability benefit).

14. **HOUSING BENEFIT**

If you are living in rented accommodation you may be entitled to claim a contribution towards the cost of your rent, provided you do not have more than £16,000 capital. This applies even if you're staying with friends or relations, as long as you have a formal rental agreement to prove that you are paying rent.

How much will I receive?

This will depend on your circumstances and income, but if you receive a means-tested benefit you will usually receive a rebate of 100%, subject to certain restrictions.

How do I apply?

Contact the Housing Benefit Office of your Local Authority.

15. **COUNCIL TAX BENEFIT**

If you are in receipt of Income Support or Unemployment Benefit, or on a low income and have capital of £16,000 or less, you may apply for Council Tax Benefit.

How much will I receive?

This will depend on your circumstances and income, but if you receive a means-tested benefit you will usually receive a rebate of 100% of your Council Tax.

How do I apply?

Contact the Council Tax Benefit Office of your Local Authority.

16. **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.

17. **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.

18. **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.

19. **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.

20. **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.

Need support with job seeking?

The following RICS members have offered their support to members who are job seeking in a difficult market. Some have personal experience of past redundancy.

They can offer advice in focusing your job-seeking, give an independent opinion of your CV, and generally provide mentoring on a voluntary basis.

You can contact mentors as follows:

Chris Barker FRICS (Barker and Associates), Bishops Stortford
Email: cbarker@barker-associates.co.uk

Ian Flanagan OBE FRICS (formerly of Hillier Parker), London
Email: ibflanagan@aol.com

Martin Simpson, Stockton on Tees
Email: martin_simpson@cchousing.org.uk

Chris Gill MBA BSc MRICS MCMI, Darlington
Email: christopher.gill1@btinternet.com

Chris Brown-Bolton MRICS, Liverpool/North West
Email: cbb@globalnet.co.uk

Matt McCloskey, West Midlands
Email: cbb@globalnet.co.uk

21. **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.

22. **OTHER USEFUL ORGANISATIONS**

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

RICS www.rics.org

LionHeart www.lionheart.org.uk

Payplan www.payplan.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

Advisory, Conciliation and Arbitration Service www.acas.org.uk

Equality and Human Rights Commission www.equalityhumanrights.com

Law Society www.lawsociety.org.uk/findasolicitor

Insolvency Lawyers Association www.ilauk.org

Business Link www.businesslink.gov.uk

The UK Insolvency Advice Service www.insolvencyhelpline.co.uk

UK Advice (pro bono legal services) <http://www.ukadvice.com>

www.careersadvice.direct.gov.uk

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

www.careers-scotland.org.uk

www.learndirectscotland.com

<http://www.jobcentreplus.gov.uk>

www.citizensadvice.co.uk

www.careersinhousebuilding.com

Scotland only

www.careers-scotland.org.uk

www.learndirectscotland.com

Wales only

<http://www.learndirect.co.uk/wales-cym/>

www.careerswales.com