



DIRECTORY OF ADVICE SERVICES FOR ISLINGTON RESIDENTS

- **DEBT ADVICE AND HELP WITH MONEY**
- **GETTING THE RIGHT BENEFITS**
- **ADVICE ON CONSUMER LAW**

November 2009

Islington Debt Coalition comprises the following organisations: Age Concern Islington; Epic Trust; Citizens Advice Islington; City and Islington College; Cripplegate Foundation; Disability Action Islington; Family Mosaic; Homes for Islington; Islington and City Credit Union; Islington Council; Islington Law Centre; Islington Peoples Rights; Islington Voluntary Action Council; Job Centre Plus; and Rocket Science UK.

CONTENTS

Advice Services	Services provided	Page No.	
Introduction		3	
	 Debt advice & help with money	 Help with benefits & grants	 Consumer law advice
Black And Ethnic Minority Financial Services	✓	4	
Catholic Housing Aid Society	✓	4	
Citizens Advice Bureau		5	
Islington	✓ ✓ ✓	5	
Camden	✓ ✓	5	
Royal Courts Of Justice	✓	6	
Community Money	✓	6	
Disability Action In Islington	✓ ✓	7	
Islington & City Credit Union	✓	7	
Islington Benefits Team	✓	8	
Islington Green Living Team	✓ ✓	8	
Islington Income Maximisation Service	✓ ✓	9	
Islington Law Centre	✓ ✓ ✓	9	
Islington Peoples Rights	✓	11	
Mary Ward Legal Centre	✓ ✓	12	
National Debtline	✓	14	
Trading Standards	✓	14	

INTRODUCTION

This directory lists the advice available for personal debt issues, help with money, getting the right benefits and for consumer law. It is hoped that this will particularly help current advice workers, staff working on the front line in public or voluntary services and representatives of community groups or organisations to assist people in need by finding out quickly what is available and how they can be helped.

The directory covers what is available to Islington residents and it is intended for individuals and not, at this stage, for businesses. Hopefully most of it is self explanatory but we are aware that the term consumer law can be confusing. By this we mean the rights that a person has and the help they can get after they have purchased something and things go wrong. We also try to list where they can get consumer advice on things like energy choices and contracts.

We are also very keen to ensure that people caught up in paying large sums of money to money lenders at very high interest rates get help. So where the debt advice symbol is shown, advice is available about all kinds of debts – including money lender debt.

The services listed in this directory are delivered free by the providers and on a ‘not for profit’ basis. Some advice services which are provided nationally or London-wide are included as they are available to Islington residents. All the agencies who primarily give advice meet either General Help (**G**), General Help with Casework (**GC**) or Specialist Help (**S**) standards as defined by the Quality Mark standard established by the Legal Services Commission. These are indicated for each agency where appropriate.

Each service has been coded with a symbol to show whether they provide:



debt advice and help with money;



help with benefits or grants



Consumer law advice

It is possible that some organisations are missing and some listed may change over the course of time. If you would like to notify us of any changes or additions, please go to the Islington website at www.islington.gov.uk and in the “Contact us” section email a general enquiry listing your suggestions.



BLACK AND ETHNIC MINORITY FINANCIAL SERVICES (BEMFS)

Debt advice

T: 020 7251 0000

(GC) Provides general help with casework

E: info@bemfinancialservices.org.uk

W: www.casweb.org/bemfinancialservices

BEMFS provides financial and money advice for Black and Minority Ethnic Communities. Advice sessions are held at Toffee Park Youth Club every Saturday between 11am and 3pm. This is a drop-in advice service and appointments are not necessary.

Toffee Park Youth Club

50 Ironmonger Row

EC1V 3QS



CATHOLIC HOUSING AID SOCIETY – CENTRAL LONDON (CHAS (CL))

Debt advice

T: 020 7723 5928 (*Monday to Wednesday
10am–1pm, 2pm–5pm, Thursday 10am–1pm*)

(S) Provides specialist help

F: 020 7723 1686

E: advice@chascl.org.uk

W: www.chascl.org.uk

CHAS CL has a Legal Services Commission contract in housing and debt advice and is contracted to provide advice and assistance to tenants of local authorities and housing associations in London. It provides specialist debt advice and will also help individuals to claim benefits as part of its income maximisation process. It takes on clients by appointment only. Appointments can be made by telephoning the advice line below. Clients are seen at the CHAS CL office in NW1. Home visits can be arranged for those who cannot travel to the CHAS CL office.



CITIZENS ADVICE BUREAU (CAB)



Debt advice



Benefits help



Consumer law

(S) Provides specialist help

ISLINGTON

T: 0844 856 3537 (Monday – Friday 10am-5pm)

www.cabislington.org.uk

A telephone based advice service providing advice in areas including debt, benefits, housing, legal, discrimination, employment, immigration, and consumer. Call backs are arranged for telephone advice and face to face appointments are provided. Appointments are held at Holloway Neighbourhood Group, The Factory, and St Luke's Centre. 12 advice sessions are available with a generalist adviser and 6 advice sessions with a specialist debt adviser.

CAMDEN

T: 020 7424 6854

E: fif@camdencabservice.org.uk

F: 020 7284 1576

Text: 07948 447 926

W: www.camdencabservice.org.uk

Face to Face Disability and Debt Advice

The Financial Inclusion Fund Disability Project offers debt advice at Camden Citizens Advice Bureau (CAB) to people who:

- Live in Greater London (any London Borough)
- Are blind, deaf, have learning disabilities or are caring for a disabled child
- Have debt/financial problems

If you are an agency and have clients who could benefit from this specialised service, they can arrange to see them at your premises, set up a regular advice session at your premises, or clients can be referred to them and they will make home visits if necessary.

Islington GP's surgeries

Camden CAB deliver advice on welfare benefits and debt to patients registered in GP's surgeries in Islington. Advice is delivered at the surgery. Appointments have to be made by the reception staff in the surgeries.

Holloway Medical Centre	020 7607 8259	<i>weekly</i>
Archway Medical Centre	020 7272 0111	<i>fortnightly</i>
Goodinge Group Practice	0207 619 6670	<i>fortnightly</i>
The Medical Centre	020 7607 8259	<i>fortnightly</i>
River Place Health Centre	020 7530 2101	<i>weekly</i>
Elizabeth Avenue Group Practice	020 7226 6363	<i>weekly</i>
St Peters Street Medical Practice	08444778717	<i>weekly</i>

Killick Street Health Centre
Ritchie Street Group Practice.

020 7833 9939
020 7837 1663

weekly
weekly

ROYAL COURTS OF JUSTICE (RCJ)

The RCJ CAB provides a fortnightly debt advice session for Homes for Islington (HFI) tenants. Sessions are held every other Monday afternoon at the HFI office in Central Street. Appointments can be made in person or by telephoning the Central Street office.



improving housing through partnership
Homes for Islington
85 Central Street
EC1V 8DT

T: 020 7527 6250
E: csha@homesforislington.org.uk
F: 020 7527 6207
M: 020 7527 6202



Community Money
COMMUNITY MONEY



Debt advice

T: 020 7697 8078
W: www.communitymoney.co.uk

(GC) Provides general help with casework

Community Money is a voluntary organization that provides face-to-face money advice. It works with housing associations, local authorities and local community organisations to provide services which address poverty and financial exclusion. It offers money advice sessions in Mayville Community Centre. The advice sessions are delivered by volunteers under qualified supervision.

Money advice sessions are held here on Thursday evenings between 6 and 8 pm and on Friday mornings between 10am and 12 noon. Please telephone for an appointment in advance.

Mayville Community Centre
Woodville Road
N16 8NA

DISABILITY ACTION IN ISLINGTON

90-92 Upper Street
London N1 0NP

T: 020 7226 0137 (Monday 2 – 4pm,
Wednesday, Thursday 10am-12noon)
E: infoline@daii.org
M: 020 7359 1891
F: 020 7359 1855
W: www.daii.org
Text: 07949 577 347



Debt advice Benefits help



(S) Provides specialist help via the CAB service

(G) Provides general help

Or go to a drop-in session to find out more, Tuesday 10-12 and Wednesday 2-4

Debt Advice Service/Attendance Allowance and Disability Living Allowance Form Filling Service

Camden CAB provide debt advice at DAII for disabled people and parents/carers of disabled children living in Islington. Advice sessions are held on two days each month. BSL interpreters are available for Deaf people

DAII also provide a form filling service for disabled Islington residents who need help with completing Attendance Allowance and Disability Living Allowance forms.



Islington & City Credit Union Ltd.
Authorised & Regulated by the FSA. Reg. No.513c

ISLINGTON & CITY CREDIT UNION a savings & loans co-operative

129 St John's Way
N19 3RQ

T: 020 7561 1786
E: info@iccu.coop
W: www.iccu.coop



Debt advice

(G) Provides general help and a potential solution

Opening hours: 9.30am- 5pm Monday, Tuesday, Wednesday & Friday. (Closed Thursday)

Face to Face Support and Information On Money Matters

The credit union encourages saving rather than borrowing but also provides low cost loans at times of need. It specializes in transferring high interest debts to reduce interest payments and increasing the disposable income of the borrower.

To access the services clients must :

- Live or work in Islington or the City of London
- Be willing to join the credit union and commit to saving, however little.

The credit union has a small friendly staff and volunteer team and capacity is limited. Appointments are advisable but not required. The service is not suitable for clients with problem high value debts.

 ISLINGTON
ISLINGTON BENEFITS TEAM



Benefits help

T: 020 7527 3697 (*advice line Monday-Friday 9am-5pm*)

(S) Provides specialist help

E: benefitcheck@islington.gov.uk (individuals referring themselves)

or atjvtreferrals@islington.gov.uk (for referrals from agencies)

This team can help Islington residents of any age to make initial claims for a range of benefit such as Housing and Council Tax Benefit, Tax credits, Pension Credit, Attendance Allowance and Disability Living Allowance. The Team offers telephone advice or can arrange home visits to provide individuals with face to face advice and help with completing application forms. Individuals can refer themselves to the Team or can be referred through other agencies.

 ISLINGTON
ISLINGTON GREEN LIVING TEAM



Grants



Consumer law

Green Living Centre
222 Upper Street

T: 0800 953 1221 / 020 7527 2410

E: energy.advice@islington.gov.uk

(S) Provides specialist help

The Green Living Team offers free, independent advice to Islington residents on a wide range of energy issues from simple tips and green electricity suppliers to new boilers and solar panels. Advice is given on reading and understanding fuel bills, saving money on heating, and improving insulation. Free low energy light bulbs, grants and discount schemes are also available. The Team can help residents save money by increasing their energy efficiency

Grants are available if you are:

- in receipt of benefits
- over 70 years old
- disabled
- have a child under 16 and receive a benefit

The Team support green energy initiatives and can offer funding and support for new renewable energy installations.



ISLINGTON

ISLINGTON INCOME MAXIMISATION SERVICE



Debt advice Benefits help

T: 0800 731 8081 (*freephone Monday-Friday
9.30am-4.30 pm*)

E: claimit@islington.gov.uk

(G) Provides general help

(S) Provides specialist help on benefits

Provides signposting on debt and personal finances to specialist or national services.

Islington residents who fall into one of the following categories can refer themselves to the Income Maximisation Service for a full benefits check:

- Those who are assessed for adult social care services
- Those who receive a home care service
- New Homes for Islington tenants

Where necessary appointments can be made at a time or venue to suit the client. This can include a council office or the client's home.

The Income Maximisation Service also runs the **Credit Crunch Helpline**. The helpline gives advice on benefits and tax credits. It also provides a "sign posting" service on debt, housing costs and job seeking.

Islington Law Centre

ISLINGTON LAW CENTRE



Debt advice Benefits help Consumer law

161 Hornsey Road
N7 6DU

(S) Provides specialist help

T: 020 7697 9310 (*Monday and Tuesday
10-12 noon*)

E: info@islingtonlaw.org.uk

W: www.islingtonlaw.org.uk

Islington Law Centre provides a telephone advice service on contested debt, credit arrangements, bankruptcy and fuel debt. It also undertakes casework. Appointments can be made by ringing the telephone advice line listed above.

Form filling advice sessions to help residents to complete forms such Disability Living Allowance claim forms and other benefit application forms. Priority is given to those who are making fresh claims.

Form filling sessions are held every Wednesday morning from 10 am to 12 noon. The service is provided by volunteer law students under supervision by an experienced welfare rights caseworker.

To make an appointment:

T: 020 7 607 2461

E: anikon@islingtonlaw.org.uk

or in person at the Law Centre, Monday-Friday 9.30-1pm and 2pm-5pm.

Independent Advice Project at Homes for Islington: This service provides welfare rights and advocacy for tenants of Homes for Islington (HFI). Three advice sessions are held each week in the HFI offices in Lyon Street, Upper Street and Holland Walk. 18 appointments are provided in total each week. Appointments are made through the HFI offices.

Lyon Street Area Housing Office

1 Lyon Street
N1 1DQ

T: 020 7527 6880
E: lyon.street@homesforislington.org.uk
F: 020 7527 6814
M: 020 7527 6830

Upper Street Area Housing Office

Northway House
257 Upper Street
N1 1RU

Tel: 020 7527 5300
E: upperstreet.AHO@homesforislington.org.uk
F: 020 7527 5301

Holland Walk Area Housing Office

85/88 Holland Walk
N19 3XS

T: 020 7527 7480
E: holland.walk@homesforislington.org.uk
F: 020 7527 7407
M: 020 7527 7405

Telephone advice on consumer problems on Monday and Tuesday from 10 am to 12 noon.

Consumer advice appointments are available on Monday, Tuesday and Wednesday evenings between 7 and 9pm at the Law Centre office at 232 Hornsey Road, N7. The service is aimed at people on low incomes who need advice on a problem that would normally come within the small claims court limit (currently £5,000). The advice sessions are run by volunteer solicitors under the supervision of Law Centre staff. Clients need to book appointments in advance and can do so by telephoning 020 7697 9310 between 7 and 9pm on Monday, Tuesday and Wednesday.



ISLINGTON PEOPLES RIGHTS (IPR)

6-9 Manor Gardens
London N7 6LA



Debt advice Benefits help

(S) Provides specialist help

T: 0207 561 3685 (advice line)
E: info@ipradvice.org.uk
W: www.ipradvice.org.uk

IPR provides debt advice, 'second tier' welfare rights advice and advocacy at its office in Manor Gardens on Monday mornings and all day Thursdays. Appointments can be made through its advice line on Mondays, Tuesdays and Fridays 2pm-4pm. This service is not for form filling or the lodging of initial claims but for more complex cases.

IPR also organises the following services:

Patients at the Highgate Mental Health Centre can get debt advice, welfare right advice and advocacy at the hospital provided by an IPR adviser.

Residents receiving treatment from one of the Community Mental Health Teams can access debt advice, welfare rights advice and advocacy at the CMHT by making an appointment through their CPN or social worker at the following times:

Archway CMHT	020 3317 6370	<i>Tuesdays am</i>
Calshot CMHT	020 7527 8200	<i>Thursdays pm</i>
Canonbury	020 7527 8200	<i>Mondays pm</i>
Drayton Park	020 7527 8800	<i>Mondays pm</i>
Elthorne CMHT	020 7527 7300	<i>Tuesdays am</i>

Drug and alcohol services

IPR provides debt advice, welfare rights advice and advocacy advice for residents receiving treatment / support at the following projects:

CRI Angel	<i>fortnightly Wednesdays pm</i>
Cranstoun Drug Services	<i>fortnightly Tuesdays pm</i>
North Islington Drug Service	<i>fortnightly Wednesdays pm</i>
South Islington Drugs Service	<i>fortnightly Mondays pm</i>

GPs' surgeries

IPR provides debt advice, welfare rights advice and advocacy at City Road Medical Centre for patients registered at the surgery. Advice sessions are held on Thursday mornings. Appointments can be made through the surgery receptionist on 020 7530 2750.

Community Centres

Appointments can be made for debt advice, welfare rights and advocacy at St Luke's Centre in Central Street EC1 for anyone living in the EC1 area. Advice sessions are held on Tuesday afternoons and appointments can be made by ringing the IPR advice line on 020 7561 3685 on Mondays, Tuesdays and Fridays between 2pm-4pm.

St Luke's Centre

90 Central Street
EC1V 8AG
T: 020 7549 8181

Prison and probation

Advice sessions are provided at HMP Holloway (Tuesday mornings) and HMP Pentonville (Thursday afternoons) for those prisoners that are being prepared for release. Appointments are also available on Friday mornings at the Probation Office for those released on probation. Appointments are made through the Probation Service.



MARY WARD LEGAL CENTRE

26-27 Boswell Street
London WC1N 3JZ

T: 020 7831 7079 (Monday-Friday
(excluding Wednesdays): 10am-1pm, 2pm-5pm)
F: 020 7831 5431
W: www.marywardlegal.org.uk



Debt advice Benefits help

(S) Provides specialist help

Mary Ward Legal Centre provides advice on prioritising debts, defending disputed debts, advice and representation on bankruptcy, income maximisation, defending rent/mortgage possession proceedings, Council Tax arrears, defending enforcement procedures in the County Court and High Court and dealing with costs claims against the Legal Service Commission and opponents.

Mary Ward Legal Centre specialises in helping local people to understand the complex process of claiming welfare benefits and to successfully apply for what is rightfully theirs. It provides specialist advice to people who have questions about their benefit entitlement and helps people challenge unfair decisions made about their benefits. It assists clients in all aspects of the social security system, including:

- Advice and negotiation on current benefit claims, including overpayment
- Requests for backdating of awards
- Challenging benefit decisions, including Community Care Grant and other Social Fund applications and Tax Credits

Residents of the EC1 area or the Kings Cross / Caledonian Road areas can get an appointment with Mary Ward Legal Centre through the South Islington Advice Project.

South Islington Advice Project

Free, independent, confidential legal advice for anyone who lives or works in the Kings Cross or Caledonian Road area, funded by the Cripplegate Foundation. Drop into or contact one of the venues below to book an appointment:

Bemerton Children's Centre	Tel: 0207 527 4806
All Saints Church	Tel: 0207 837 0720
Somali Speakers Association	Tel: 0207 833 9893
Islington Bangladesh Association	Tel: 0207 833 2608
The Parent House	Tel: 0207 837 1383

Residents of the Essex Road area can get an appointment with Mary Ward Legal Centre through the Essex Road Advice Project.

Essex Road Advice Project

Free, independent, confidential legal advice for anyone who lives or works in the Essex Road area, funded by the Cripplegate Foundation. Drop into or contact one of the venues below to book an appointment:

New North Children's Centre @ Packington	Tel: 020 7359-3302
Canonbury Project	Tel: 020 7354 9821
Rotherfield Primary School –New River Green Children's Centre	Tel: 020 7527 4813 / 4817

For residents of N5, N4, N7 and N19, an appointment can be made to see an adviser at the Mary Ward Legal Centre itself for welfare rights advice. However there are only a limited number of appointments available. For an appointment telephone the Mary Ward Legal Centre on 020 7831 7079.

An appointment can also be made for residents in this area to see an adviser at the Mary Ward Legal Centre itself for debt advice. Priority will be given to those who:

- Have one or more priority debts e.g. rent, council tax, energy or magistrate court debts
- People who are subject to possession proceedings (mortgage or rent)
- Need advice in respect of a county court claim, bankruptcy or Debt Relief Order.
- Individuals on a low income e.g. state benefits or wages supplemented by tax credits who are unable to access local debt advice services.

Mary Ward Legal Centre does not advise landlords, individuals who own more than one property or those who require advice solely in respect of parking tickets.

For an appointment telephone the Mary Ward Legal Centre's Debtline.

Debtline: 020 7269 0292 (*Monday – Thursday, 10am – 1pm*)

Drop-in session (without an appointment): Friday 10am-12 noon.



NATIONAL DEBTLINE

T: 0808 808 4000 (Monday to Friday 9am - 9pm, Saturday 9.30am - 1pm)
W: www.nationaldebtline.co.uk



Debt advice

(S) Provides specialist help

This service is part of the Money Advice Trust. It provides telephone advice only. Its website provides detailed information on how to manage debts and includes material that can be downloaded such as sample letters to send to creditors and budgeting sheets.



Consumer law

TRADING STANDARDS

Local authorities no longer provide advice on consumer law direct to the public through Trading Standards Offices. Instead initial enquiries and problems are dealt with by an organisation named Consumer Direct which provides advice through regional call centres. Islington residents should ring the London call centre on 08454 040506 for advice.