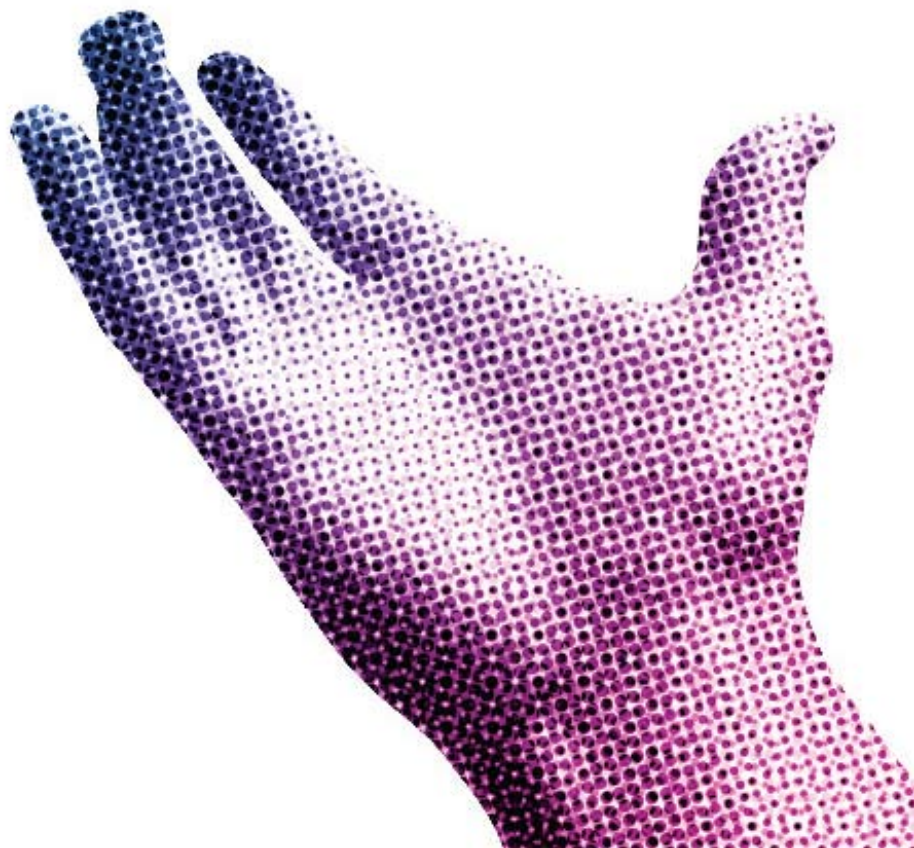




Directory of advice services for Islington residents



Introduction

Are you struggling with debt or money worries?

We know it isn't always easy to know what to do, or where to go for help.

But, there are lots of organisations in Islington and nearby that can help you free of charge.

As well as help dealing with debt, the organisations in this directory can give you advice about applying for benefits and protecting your consumer rights.

If you're struggling to cope with money troubles, it's really important that you get in touch sooner rather than later to stop any problems getting worse.

How to use this guide

The organisations in this directory are arranged in alphabetical order. The table of contents on the next page shows you which organisations are in this directory.

For each organisation, we've listed their telephone numbers or web and email addresses. If you can visit in person, we've also got information on how to make appointments and where to go.

If you want to find information about a particular issue quickly, look out for one of the symbols shown below. These symbols are used in the table of contents and in the descriptions of the organisations in this directory.

- D** Debt advice and help with money
- B** Help with benefits or grants
- C** Advice about consumer law

Quick reference

The following abbreviations or symbols are used throughout the guide.

W	website address
E	email address
T	telephone number
Minicom	minicom textphone number
F	fax number
SMS	text message number

Keeping the information up to date

The information in the directory is correct at the time of publication. However, sometimes the information will change after this directory was printed. For example, the days and times of advice sessions can change.

If you need to be sure the information about an organisation is up to date, please contact the organisation to check.

About the Islington Debt Coalition

This is a partnership of local / national agencies run by Islington Council to prevent residents getting into debt and to help those already in debt.

The coalition members are:
Age UK, Christians Against Poverty, Citizens Advice Islington, City and Islington College, Cripplegate Foundation, Disability Action Islington, Family Mosaic, Fair Finance, Help on Your Doorstep, Homes for Islington, Job Centre Plus, Credit Union, Islington Council, Islington Housing Association Group, Islington Law Centre, Islington People's Rights, Money Advice Service, Quaker Social Action and Voluntary Action Islington.

Table of Contents

Introduction	2
Broadway	4
Christians Against Poverty	4
Citizens Advice Bureau Islington	5
Community Legal Advice	5
Consumer Direct	6
Credit Union	6
Disability Action in Islington	7
Disability Debt Project	7
Fair Money Advice	8
Help On Your Doorstep	8
Islington Council	9
Benefit Changes	9
Energy Advice	9
Housing Aid Centre	9
Income Maximisation Service	10
Islington Debt Advice	10
Islington Law Centre	11
Islington People's Rights	12
Mary Ward Legal Centre	13
Money Advice Service	14
National Debtline	15
Stop Loan Sharks	15

Broadway



We can:

- help you find out if there are any benefits you might be able to get
- support you to manage your spending
- support you to manage your debts and know your rights

If you are a Homes for Islington leaseholder and you are having difficulty paying your service charges please contact Home Ownership on 020 7527 7715 to arrange an appointment with Broadway for advice and support.

If you are a Homes for Islington tenant and are having difficulty paying your rent due to other debts or are having other problems managing your finances please contact the Income Recovery Team at Homes for Islington on 020 7527 5300 to arrange an appointment with Broadway.



T: 020 7710 0561 (Monday–Friday 9.30am–1pm, 2–4.30pm)
E: moneyadvice@broadwaylondon.org
W: www.broadwaylondon.org

Christians Against Poverty (CAP)



CAP is an award winning charity offering a budgeting and debt counselling service including a free home visit if required.

Clients set up a CAP account and use our service to pay all or some of their bills and debts with one regular payment. Each client is offered a volunteer befriender to help them get used to budgeting and paying into their CAP account. The CAP team will negotiate affordable payments with each creditor and support clients until they are debt free.

We help anyone regardless of faith, religion, age, gender, race or sexual orientation.

The service is particularly helpful for people who would prefer to be visited in their home as CAP does home visits.



Christians Against Poverty
9 Eglon Mews, NW1 8YR

To book an appointment please call free on 0800 328 0006 (Monday–Friday 8.30am–5pm)
E: info@capuk.org

Citizens Advice Bureau (CAB) – Islington



Islington CAB offers an open door service and a telephone advice service.



T: 020 7947 7771 (Monday–Friday 10am–1pm, 2–4.30pm)
W: www.cabislington.org.uk

Islington CAB
222 Upper Street London, N1 1XR
Monday–Wednesday 9.30am–4.30pm, Thursday 1–8pm, Friday 9.30am–4.30pm

Community Legal Advice (CLA)



CLA is a national service that provides free, confidential legal advice.



T: 0845 345 4345 (Monday–Friday 9am–8pm, Saturday 9am–12.30pm, calls cost from 4p per minute – or they can call you back)
W: www.direct.gov.uk/en/DI1/Directories/UsefulContactsByCategory/Governmentcitizensandrightscontacts/DG_195356

Consumer Direct



Consumer Direct is a national telephone and online consumer advice service that is supported by local authorities and the Office of Fair Trading. The service gives pre shopping advice and offers help to resolve any consumer complaints about faulty goods or services. They take all first calls for trading standards services and refer anything that needs further action to the relevant local service.



T: 0808 156 2241 or 0162 262 6544 (Monday to Friday 9am–5pm)

Minicom: 08451 28 13 84

E: To e-mail Consumer Direct, please visit www.consumerdirect.gov.uk/contact?action then follow the links; “Contact Consumer Direct”, “Get advice about a problem with goods and services” and then “Start your complaint or query”

W: www.consumerdirect.gov.uk

Credit Union



The Credit Union is a not for profit savings and loans co-operative that encourages saving as a way of preventing debt. It also gives a range of information and support to people who may struggle with debt. The low cost Saver Loans help reduce the cost of borrowing and provide a way of moving from being a borrower to being a saver.

Services are available to anyone living, working or studying in Islington, Haringey or the City of London and are equally available to those with a poor credit rating.

The credit union offers a structure for financial planning and the way to a debt free future for members.



T: 020 7561 1786 (Monday, Tuesday, Wednesday and Friday 9:30am–5pm)

F: 020 7272 8192

E: info@iccu.coop

W: www.iccu.coop

Credit Union, Jeremy Hopgood Rooms, Caxton House, 129 St Johns Way, N19 3RQ
Opening hours: Monday, Tuesday, Wednesday and Friday 9:30am–5pm.
Appointment not needed.

Disability Action in Islington (DAII)



DAII support disabled people and parents/carers of disabled children living or working in Islington.

They offer an information and advice service across a range of social welfare issues. They can also help you fill out forms for Attendance Allowance, Disability Living Allowance, Employment and Support Allowance (ESA) and Community Care Grants and can support you getting funding from charities and other trusts.

DAII also host twice monthly debt advice sessions. Debt advice sessions are provided by Camden Citizens Advice Bureau. They can help with any debt, large or small. BSL (British Sign Language) interpreters are available for deaf people. You need to call or email DAII to make an appointment for these sessions.

Please contact DAII for details of drop-in sessions or to book an appointment.



T: 020 7226 0137

F: 020 7359 1855

E: infoline@daii.org

W: www.daii.org

Minicom: 020 7359 1891

SMS: 0794 957 7347 (SMS only, please don't call this number)

DAII, 90–92 Upper Street, N1 0NP

Disability Debt Project



This project can help if you are blind or visually impaired, deaf or hard of hearing, learning disabled or caring for a sick or disabled child.

Regular advice sessions are held at Disability Action in Islington, and clients can have appointments at Centre 404 and at Islington Outlook. Home visits can also be made.

The London Disability Debt Project is run from Camden Citizens Advice Bureau for residents from all London boroughs.

W: www.camdencabservice.org.uk

T: 020 7383 9101

F: 020 7383 0505

E: fif@camdencabservice.org.uk

SMS: 0750 472 2734

Advice Sessions

Disability Action in Islington

90–92 Upper Street,
London, N1 0NP

Centre 404

404 Camden Road,
London, N7 0SJ

Islington Outlook

133 St John's Way, London,
N19 3RQ

Fair Money Advice



Fair Money Advice (FMA) provides a one to one in-depth debt counselling service to some housing association residents.

We provide direct support in dealing with your debts and help you improve your day to day money management skills. Our advice team will check that you are receiving the maximum income you're entitled to, check your liability for debts and negotiate suitable arrangements that are affordable to you. We also have qualified staff members to deal with Debt Relief Orders (DROs) and offer a basic bank account opening service.

In addition, FMA also offers group sessions to help you better understand budgeting, how to deal with your debts and what to look out for when shopping for credit.

FMA has offices and outreach services near the Islington area. You can contact us directly to find out an outreach service closest to you or to find out about our group sessions.



T: 020 7254 1976 (Monday–Friday 9.30am–5.30pm)
F: 020 7254 3810
E: info@fma.org.uk
W: www.fairfinance.org.uk

Help On Your Doorstep



Help on Your Doorstep offers a free advice and guidance service to residents, putting them in touch with services that can help them.

We help individuals and families across Islington – particularly vulnerable people, through our door-knocking work and drop-in sessions at our offices.

We work with our clients to find the services that can help them improve their lives. We help them access these services by offering practical support, organising meetings and sending referrals to a wide range of partner organisations – this links our clients to the best and most appropriate services available in the area.

Connect programmes are currently running in the EC1, Finsbury Park, Canonbury, Caledonian Road and South Barnsbury areas.



T: 020 7253 7328 or 020 7490 2789
E: admin@helponyourdoorstep.com or mchandler@helponyourdoorstep.com
W: www.helponyourdoorstep.com

Islington Council

Benefit Changes



The UK benefits system is changing and your benefits could be reduced. Many of the changes started in April 2011 but more are being introduced and it is important that you understand how they might affect you. These changes include:

- housing and council tax benefit
- benefits for disabled people
- tax credits and benefits for families and young people
- retirement ages and pensions

We have a summary guide to the changes which explains how you might be affected and when.

You can also visit the Money Advice section on our website or call us for more advice.

Energy Advice Team



Contact us for advice on cutting your energy bills.

Our Energy Doctors can help you find grants and discounts to help you make your home warmer and cheaper to run. We run workshops to help you draught proof your home, thermally line your curtains and reduce your energy bills.

We also help with fuel debt and can speak to energy companies on your behalf.

Housing Aid Centre



If you have a housing problem, are homeless or are facing homelessness, please contact us for advice and support.



T: 020 7527 4990
W: www.islington.gov.uk/benefitschanges

T: 0800 953 1221 or 020 7527 2121 (Monday–Friday 9am–5pm)
F: 020 7527 2332
Minicom: 020 7527 1900
SMS: 0782 690 4912
E: energy.advice@islington.gov.uk
W: www.islington.gov.uk/energy

Energy Advice Team,
222 Upper Street, N1 1XR
Opening hours:
Monday–Friday 9am–5pm.
No appointment needed.

T: 020 7527 2000 (Monday, Tuesday, Thursday and Friday 9am–4pm, Wednesday 12pm–4pm)
E: advice.housing@islington.gov.uk
W: www.islington.gov.uk/housingadvice

Income Maximisation Service (IMS)



Benefit checks are provided to all Islington residents with the aim of making local people better off. The service can help you by:

- identifying if you are missing out on benefits or tax credits
- offering advice and help to make sure you claim your full entitlement to both 'in work' and 'out of work benefits' including tax credits, pension credit and disability benefits
- challenging benefit decisions and representing you at appeals where claims are incorrectly turned down
- doing 'better off' calculations so that you can come off 'out of work' benefits with greater confidence
- providing advice and information about the impact of forthcoming welfare reform changes and seeking to reduce the effects on you
- telling you about other ways that the council can help. For example, providing support to parents and people in workless households to access affordable childcare, help with developing skills and training and to explore employment options
- telling you where to get help on debt and housing costs.

Where necessary, we can arrange appointments at council offices or home visits to assist you with filling out forms.

T: 0800 731 8081 (Freephone, Monday–Friday 9.30am–4.30pm) or 020 7527 8600
F: 020 7527 1114
E: claimit@islington.gov.uk
W: www.islington.gov.uk/advice/changes-to-benefits and www.islington.gov.uk/advice/moneyadvice

Islington Debt Advice



Islington Debt Advice can help you deal with large debts by negotiating with your creditors and straightening out your finances. We can also advise you on council tax and rent arrears, eviction notices and bailiffs.

T: 0753 151 7034 (Monday–Sunday 9am–7pm)
E: advisers@islingtondebtadvice.org.uk

Crypt Rooms, St. Mary's Church, Upper Street, N1 2TX
Opening hours: Thursday 6:30–7:30pm
Appointment not needed.

Islington Law Centre (ILC)



Islington Law Centre offers advice on a wide range of issues including mortgage & rent arrears, bankruptcy, Debt Relief Orders, utility debts and credit debts.

You can contact them in person, or by phone or email, but you will need an appointment to get specialist advice.

Advice sessions for Homes for Islington tenants

You need to contact the housing office for an appointment.

Old Street Area Housing Office, 41–47 Old Street, London EC1V 9HX
Session times: Thursday 1–4pm
Appointment needed: Call 020 7527 5300 (Monday–Friday 9am–4.45pm)

Highbury House Area Housing Office, 5 Highbury Crescent, London N5 1RN
Session times: Tuesday 1–4pm
Appointment needed: Call 020 7527 5300 (Monday, Tuesday, Thursday and Friday 9am–4.45pm, Wednesday 9am–7pm)

Holland Walk Area Housing Office, 85/88 Holland Walk, N19 3XS
Session times: Wednesday 1pm–4pm
Appointment needed: Call 020 7527 5300 (Monday to Friday 9am–4.45pm)

Advice sessions for Finsbury Park residents

Community Language Support Service, The Presbytery, St Mellitus Church, Tollington Park, N4 3AG
Session times: Monday 1–4pm
Appointment needed: Call 020 7281 3228

Montem Primary School, Hornsey Road, N7 7QT
Session times: Tuesday 9am–12pm
Appointment needed: Call 020 7272 6556

Ambler Children's Centre, Blackstock Road, N4 2DR
Session times: Thursday 9am–12 noon
Appointment needed: Call 020 7359 7628

Advice sessions for help with faulty products or services, contested debt and small claims

The Law Centre, 232 Hornsey Road, N7 6DU
Session times: Monday, Tuesday and Wednesday 7–9pm
Appointment needed: Call 020 7697 9310 (Monday, Tuesday and Wednesday 7–9pm)

Islington Law Centre
free access to specialist legal help for our community

T: 020 7607 2461 (Monday–Friday 9.30–1pm, 2–5pm)
020 7607 9310 (Monday–Wednesday, 7–9pm – appointments only)
E: info@islingtonlaw.org.uk
W: www.islingtonlaw.org.uk

The Law Centre, 161 Hornsey Road, N7 6DU
Opening hours: Monday–Friday 9.30am–1pm and 2–5pm.

Appointment needed: Call 020 7607 2461 (Monday–Friday 9.30am–1pm, 2–5pm).

Islington People's Rights



We can help you with debt and benefits advice by phone, as well as contact organisations on your behalf.

If you have a difficult case to discuss, you can make an appointment for one of our advice sessions. Appointments take place at our offices at the Manor Gardens Centre. We also hold sessions throughout the borough for specific groups and for people who have complex cases.

Advice sessions

Regular advice sessions are held at Manor Gardens Centre, 6–9 Manor Gardens, N7 6LA

Appointment needed. Call 020 7561 3685 (Monday, Tuesday and Friday 2–4pm) to book your place.

Advice sessions for residents receiving treatment from a Community Mental Health Team (CMHT)

Appointments take place at CMHT offices. Contact the CMHT to make an appointment.

Archway CMHT	020 3317 6370
Calshot CMHT	020 3317 4850
Canonbury CMHT	020 3317 4850
Drayton CMHT	020 3317 6370
Elthorne CMHT	020 3317 6200

Advice sessions for residents receiving treatment from community drug and alcohol services

Appointments take place at the drug and alcohol service offices. Contact the drug and alcohol service to make an appointment.

Cranstoun Drug Service	020 7923 8010
ISIS North Drug Service	020 7272 1231
North Islington Drug Service (NIDS)	020 3317 6240
South Islington Drug Service (SIDS)	020 3317 6650

Advice sessions for residents of EC1 and neighbouring areas

St Luke's Centre, 90 Central Street, EC1V 8AG

Appointment needed. Call 020 7561 3685 on Mondays, Tuesdays and Fridays 2–4pm to book.



T: 020 7561 3685 (Monday, Tuesday and Friday 2–4pm)

E: info@ipradvice.org.uk

W: www.ipradvice.org.uk

Advice sessions at prisons

We also offer advice sessions for prisoners at HMP Pentonville. Prisoners should contact the Resettlement department.

Law Advice Evening Sessions

St Luke's Community Centre, 90 Central Street, EC1V 8AJ
020 7549 8181

Wednesday evenings 6pm – 8pm

City University, School of Law Legal Advice Session,
Golden Lane Campus
020 7786 4800

Tuesday evenings 6 pm – 8 pm (Term time only)

Mary Ward Legal Centre



Mary Ward Legal Centre can help with benefits, tax, debt and legal issues. They particularly want to help people who are struggling with serious multiple debts, who are at risk of going bankrupt, or who have a court order against them.

You can get help over the phone or drop in to their offices. If you need a lot of advice, they may ask you to make an appointment with an advisor.

Mary Ward Legal Centre

T: 020 7831 7079 (Monday, Tuesday, Thursday and Friday 10am–1pm and 2–5pm)

F: 020 7831 5431

W: www.marywardlegal.org.uk

Mary Ward Legal Centre
10 Great Turnstile, WC1V 7JU
Opening hours: Monday, Tuesday, Thursday and Friday 9.30am–1pm and 2–5.30pm.

Money Advice Service



The Money Advice Service offers free unbiased money advice and information to help you make the most of your money by making the right choices, whatever your circumstances.

The Service is independent and unbiased, so it won't recommend any particular products or try to sell you anything. The advice covers most money related issues (although it does not include debt management/casework).

The service offers:

- the Health Check, our new online money planner. In just a few minutes you can get a personal action plan to help you prioritise your financial needs and goals, with quick must-do's and longer-term tips. Find out more at: www.moneyadviceservice.org.uk/healthcheck
- one to one support by calling 0300 500 5000 to get personalised advice from unbiased Money Advisers (Mon - Fri 8am to 6pm - calls costs no more than 01 or 02 UK wide calls)
- face to face support with a money advisor at A4e. A4e can make a money advisor available to deliver face to face appointments at offices, drop in centres or advice centres (for 3/8 people across a half or full day). This service does not provide debt management or casework support. Please call Jack Neale, Manager of the London Service at A4e on 07423 458 427 or email JNeale@a4e.co.uk to ascertain their availability. This is a free service.
- consumer website: www.moneyadviceservice.org.uk provides lots of useful money advice information, tools and calculators.

The Money Advice Service was set up by the government and is funded by a social responsibility levy on the financial services industry.



T: 0300 500 5000
(Monday–Friday 8am–6pm)
W: www.moneyadviceservice.org.uk
www.moneyadviceservice.org.uk/healthcheck

National Debtline



National Debtline (NDL), part of the Money Advice Trust, is a helpline offering expert, professional advice via phone and email. It helps people in need of support deal with their debts in an informed and practical way.

NDL offers help in finding answers to money problems, debt management plans (DMPs), debt relief orders (DROs) and individual voluntary arrangements (IVAs) to people with several different debts. NDL can also provide a CASHflow branded budget sheet that will help them negotiate with their creditors.

Clients can also access NDL's self-help information via our website www.nationaldebtline.co.uk or through our interactive debt advice tool My Money Steps www.mymoneysteps.org. The service can also deal with email enquiries through the NDL website.



T: 0808 808 4000 (Freephone, Monday–Friday 9am–9pm and Saturday 9.30am–1pm. 24 hour voicemail service)
F: 0121 410 6230
Text Relay: 0808 808 4000
W: www.nationaldebtline.co.uk

Stop Loan Sharks



Stop Loan Sharks help victims and agencies deal with the problem of loan sharks. Loan sharks are unlicensed money lenders who charge very high interest rates and sometimes use threats and violence to frighten people who can't pay back their loan. Loan sharks work illegally and can be prosecuted.

Stop Loan Sharks is a national organisation that can offer local support. The team aims to reduce illegal money lending by targeting suspected illegal lenders and can send up to 30 specialists investigators to an area once an illegal lender is identified.

Locally based officers work with communities to support victims, raise awareness and work with various partner agencies including housing associations, credit unions, the CAB, police, debt advice services to make sure front line staff know how to spot an illegal lender in order to help their clients.

They also give advice to people to help them avoid illegal lenders. As loan sharks operate illegally, their debts aren't enforceable in law so they can only resort to other methods to reclaim money. Liaise officers can meet victims to discuss support at any venue anywhere in their area.



T: 0300 555 2222 (Monday–Sunday 24 hours a day)
E: reportaloanshark@stoploansharks.gov.uk
W: www.direct.gov.uk/stoploansharks
SMS: Text 'Loan shark (+ your message)' to 60003



Directory of advice services for Islington residents

For more information or for electronic copies of this directory please contact:

Islington Debt Coalition
4-10 North Road
London
N7 9EY

T: 020 7527 2236
E: IDC@islington.gov.uk

If you would like this
document in large print,
please telephone 020 7527 2236.

