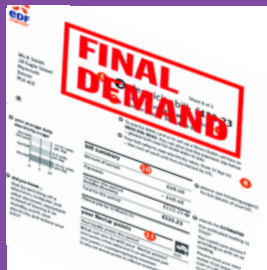


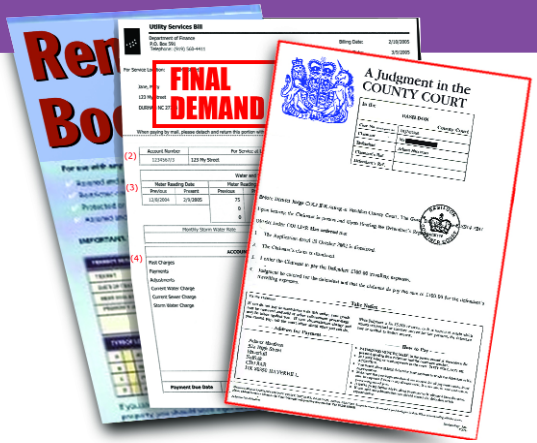
# Money Matters



Help, advice  
and support  
with your finances

# Money Matters

**EastendHomes is very aware that our residents can face money worries from time to time and is working hard with its partners to offer expert advice and help to ensure that tenants and leaseholders are properly supported.**



## Change in Circumstance

We are keen to ensure that all our new tenants who are faced with the costs of setting up a new home are aware of the support they can receive. Our existing residents are also able to access help. Often a change in circumstance can be the cause of money difficulties. Such changes can include:

- the birth of a child,
- a change in your salary,
- your children reaching 16-18,
- unemployment,
- retirement,
- a change in your health.

If you are a tenant and experience a change in circumstance that affects your income you should contact:

**EastendHomes Rents Team on 020 8880 7055**

If you are in receipt of Housing Benefit you should also contact:

**Tower Hamlets Benefits Service on 020 7364 5001**

## Money Worries

Where you are experiencing money worries it is important that you seek assistance as soon as possible and there are a number of agencies based in Tower Hamlets that are ready to help.

These agencies will help you to:

- Work out your personnel budget by tracking how much you have coming in and how much you have going out.
- Sort out all the paper work you have for everyone you owe money to
- Work out which debts must be paid first



## Fair Finance

EastendHomes has entered into a partnership with Fair Finance who engage expert trained staff who can help on a range of issues including:

- Rent arrears
- Debt counselling
- Sensible repayment arrangements
- Outstanding bills
- Existing loans and debts

You can contact Fair Finance on **020 7780 1777** or pop into their offices at 47 Ben Johnson Road, Stepney, E1 4SA.

This service is for tenants and leaseholders and is confidential.

In some circumstances Fair Finance are also able to offer residents affordable credit.

A screenshot of the Fair Finance website homepage. The top navigation bar is dark blue with the Fair Finance logo on the left and a menu of links: Home, About us, Loan advice, Products & services, Investors, Media centre, Links, and Contact. Below the navigation bar is a large image of fresh produce, including lemons and apples. Underneath the image are three buttons: 'Fair Personal Loans', 'Fair Business Loans', and 'Fair Money Advice', each with a right-pointing arrow. At the bottom of the screenshot, a white banner contains the text: 'Welcome to Fair Finance. Isn't it time you got a fair deal?'

**Fair Finance** We believe in our community

Home | About us | Loan advice | Products & services | Investors | Media centre | Links | Contact

Fair Personal Loans → Fair Business Loans → Fair Money Advice →

Welcome to Fair Finance.  
Isn't it time you got a fair deal?

## Maximising your Income

Statistics show that 8 out of 10 people are not claiming all their benefits.

It is important to ensure you are receiving all the benefits you are entitled to. Information on benefits is detailed in a separate leaflet “**Need to Claim Benefits?**” available at Housing Centres.

## Mile End Welfare Benefit Advice Service

Every Tuesday morning at the Mile End Housing Centre a team from the Bromley by Bow Centre run an advice service covering:

Welfare and Benefits

- Help on what benefits you might be entitled to
- Help with completing benefit forms
- Welfare Rights

They are also able to refer you for Employment advice and guidance including

- Careers and employment opportunities
- Interview skills



## Home Contents Insurance

EastendHomes has negotiated with Jardine Lloyd Thompson a home contents insurance scheme which offers very competitive premiums for our tenants. If you do not have home contents insurance we strongly recommend that you find out more information on our scheme. You can pick up a leaflet on Home Contents Insurance from the Housing Centres or you can phone **020 7517 4725**.

# Other Debt and Money Advice Providers in Tower Hamlets

## National Debt Advice

- **National Debt Line**  
Phone **0808 808 4000**  
**www.nationaldebtline.co.uk**  
The National Debt Line can offer you over the phone advice on your finances.  
The service is government funded.
- **Consumer Credit Counselling Service**  
Phone **0800 138 1111**  
**www.ccs.co.uk**  
A registered charity whose purpose is to assist people who are in financial difficulty by providing free independent advice.

## General Advice Centres in Tower Hamlets

- **Chinese Association of Tower Hamlets**  
Sailors Place, 680 Commercial Road, London E14 7HA  
Phone **020 7515 5598**  
Fax **020 7538 9764**
- **Limehouse Project**  
Cheadle Hall, Cheadle House, Copenhagen Street, London E14 7EY  
Phone **020 7538 0075**  
Fax **020 7537 7725**  
[www.limehouseproject.org.uk](http://www.limehouseproject.org.uk)
- **Limehouse Project**  
LIFRA Hall, 7 Halley Street, London E2  
Phone **020 7790 9699**  
**www.limehouseproject.org.uk**
- **Praxis – New Migrants Project**  
Pott Street, London E2 0EF  
Phone **020 7729 0154**  
Fax **020 7729 0134**  
**www.praxis.org.uk**
- **South Bromley Forum**  
South Bromley Community Shop, 27 Aberfeldy Street, Poplar, London E14 0NU  
Phone **020 7987 9584**  
Fax **020 7987 9584**

## Tower Hamlets Debt Advice

- **CAPITALISE Project**  
Toynbee Hall, 28 Commercial Street  
London E1 6LS  
Phone **020 7392 2953**  
**www.capitalise.org.uk**
- **East End CABx Service**  
Whitechapel Bureau, 32 Greatorex Street  
London E1 5NP  
Phone **020 8525 6374**  
**www.adviceguide.org.uk**
- **Free Legal Advice Centre**  
Toynbee Hall, 28 Commercial Street, London E1 6LS  
Phone **020 7247 6943**  
Evening Debt Advice Drop-in Tuesdays 7pm  
**www.toynbeehall.org.uk**
- **Island Advice Centre**  
Island House, Roserton Street, Isle of Dogs  
London E14 3PG  
Phone **020 7987 9379**  
**www.island-advice.org.uk**
- **Legal Advice Centre**  
University House, 104 Roman Road, Bethnal Green, London E2 0RN  
Phone **020 8980 4205**
- **Rights Shop (Bethnal Green)**  
296 Bethnal Green Road, Bethnal Green  
London E2 0AG  
Phone **020 7739 4173**
- **Services Against Financial Exclusion**  
Toynbee Hall, 28 Commercial Street, London E1 6LS  
Phone **020 7392 2954**  
**www.toynbeehall.org.uk**
- **Fair Finance**  
Money Matters Project, 47 Ben Jonson Road  
London E1 4SA  
Phone **020 7780 1777**
- **Tower Hamlets Community Credit Union**  
16 Veysey Path, Poplar, London E14 6BT  
Phone **020 7537 6097**

## How to contact us

### EastendHomes Head Office

Tayside House, 31 Pepper Street,  
London E14 9RP

E-mail: [enquiries@eastendhomes.net](mailto:enquiries@eastendhomes.net)

Phone: 020 7517 4700

Fax: 020 7515 0218

### Mile End Housing Centre

38 Wager Street, London E3 4JE

E-mail: [mileend@eastendhomes.net](mailto:mileend@eastendhomes.net)

Phone: 020 8880 7055

Fax: 020 8880 7810

### Island Gardens Neighbourhood Centre

137 Manchester Road, London E14 3DN

E-mail: [islandgardens@eastendhomes.net](mailto:islandgardens@eastendhomes.net)

Phone: 020 7538 2340

Fax: 020 7537 0512

### St George's Housing Centre

Shearsmith House, Hindmarsh Close, London  
E1 8HP

E-mail: [stgeorges@eastendhomes.net](mailto:stgeorges@eastendhomes.net)

Phone: 020 7481 4110

Fax: 020 7481 4082

### Holland Housing Centre

35 Commercial Street, London E1 6BD

E-mail: [holland@eastendhomes.net](mailto:holland@eastendhomes.net)

Phone: 020 7456 6700

Fax: 020 7456 6737

### Glamis Housing Centre

Ground Floor, Roslin House, Brodlove Lane,  
London E1W 3EL

E-mail: [glamis@eastendhomes.net](mailto:glamis@eastendhomes.net)

Phone: 020 7791 7947

Fax: 020 7791 7983

**You can send us a text message to 07961 941584**

## Leaflets

**We produce leaflets on the following topics**

- Repairs
- Rent
- Service charges
- Antisocial behaviour
- Customer care
- Estate services
- Resident involvement
- Lettings

## Other languages and formats that this leaflet is available in

If you ask, we can provide copies of this document in a range of languages and formats, including:

- in languages such as Bengali and Somali
- in Braille
- in large print
- on audio tape



To ask for a different format, please contact your local housing centre.