

# Worrying about money?

Support is available in Tower Hamlets



Three steps to find options and places to get help

## Step 1: What's the problem?

### **I suddenly have no money**

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

### **My money doesn't stretch far enough**

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

### **I have debt**

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

### **I am waiting on a benefit payment or advance**

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

## Step 2: What are some options?

### 1 Council Local Welfare Schemes

People on low incomes may be able to access Housing Benefit, Council Tax Support and Discretionary Housing Payment from the Council.

Find out more at: [www.towerhamlets.gov.uk/benefits](http://www.towerhamlets.gov.uk/benefits)

### 2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice. A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you find cheaper deals on things like gas and electricity and make sure you're not missing out on things like school clothing grants.

### 3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

### 4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

### 5 DWP Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seeker's Allowance or Employment Support Allowance do not (not a loan).

### 6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

## Step 3: Where can I get help? Each of these services offer free and confidential advice

#### TOWER HAMLETS COUNCIL

##### Resident Support Outreach Team

Help with Universal Credit claims and income maximisation with a welfare benefit entitlement check

0207 364 3828 / 4710 / 7321 / 4082

[LBTHResidentsupport@towerhamlets.gov.uk](mailto:LBTHResidentsupport@towerhamlets.gov.uk)

Help with options: 1 2 4 5

##### Tower Hamlets Resident Support Scheme

Support with short-term living costs for people either in or at risk of being in crisis

0207 520 7217

[lwpqueries@northgateps.com](mailto:lwpqueries@northgateps.com)

#### EAST END CITIZENS ADVICE

Advice on benefits, debt, housing, employment, immigration, legal and more

0203 855 4472 | [www.eastendcab.org.uk](http://www.eastendcab.org.uk)

Help with options: 1 2 3 4 5 6

##### Citizens Advice Help to Claim

Advice and support for claiming Universal Credit

0800 144 8444 | [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

#### TOYNBEE HALL

Form filling service mainly for benefits and income maximisation as well as debt advice

0207 392 2953 | [advice@toynbeehall.org.uk](mailto:advice@toynbeehall.org.uk)  
[thcan.org.uk](http://thcan.org.uk)

Help with options: 1 2 3 4 5

#### BROMLEY BY BOW CENTRE

##### East End Energy Fit Service

Advice for people who are struggling to pay their gas, electricity or water bills, including advice on debt and welfare benefits

0790 816 3033 or 07719 867 933

[eastendenergyfit@bbbc.org.uk](mailto:eastendenergyfit@bbbc.org.uk)

[www.bbbc.org.uk/services/energy](http://www.bbbc.org.uk/services/energy)

Help with options: 1 2 3 4 5 6

#### ISLAND ADVICE

Advice on debt, housing and entitlement to benefits including 'better-off' calculations, reviews and mandatory reconsideration, appeals and tribunal hearings

0207 987 9379 (Mon-Fri 10.00-12.00)

[admin@island-advice.org.uk](mailto:admin@island-advice.org.uk)

[www.island-advice.org.uk](http://www.island-advice.org.uk)

Help with options: 2 3 5

#### LIMEHOUSE PROJECT

Advice on welfare benefits, debt, housing and immigration, over the phone and face-to-face (Languages spoken: English, Bengali, Urdu and Hindi)

0207 538 0075

[info@limehouseproject.org.uk](mailto:info@limehouseproject.org.uk)

[www.limehouseproject.org.uk](http://www.limehouseproject.org.uk)

791-791 Commercial Road

Unit 2, St Anne Street

London, E14 7HG

Help with options: 1 2 3 4 5 6

#### UNIVERSITY HOUSE LEGAL ADVICE CENTRE

Legal advice, assistance and representation on matters relating to employment, housing and welfare benefits

0203 606 0372 | [www.legaladvicecentre.london](http://www.legaladvicecentre.london)

Help with options: 1 2 3 4 5 6

#### AGE UK EAST LONDON

Support and advice for older people, their families and carers

0208 981 7124 | [info@ageukeastlondon.org.uk](mailto:info@ageukeastlondon.org.uk)

[www.ageuk.org.uk/eastlondon](http://www.ageuk.org.uk/eastlondon)

Help with options: 1 2 4 5 6

## Other Support

### Tower Hamlets Community Advice Network (THCAN)

A partnership of local advice centres that provide free advice and representation in areas of social welfare law

[thcan@island-advice.org.uk](mailto:thcan@island-advice.org.uk)

[www.thcan.org.uk](http://www.thcan.org.uk)

### Shelter

Free housing advice

0808 800 4444

[england.shelter.org.uk](http://england.shelter.org.uk)

### StepChange

Debt advice and money guidance

0800 138 1111

[www.stepchange.org](http://www.stepchange.org)

### Turn2Us

Information and financial support to get back on track, including benefits calculator and grants

0808 802 2000

[www.turn2us.org.uk](http://www.turn2us.org.uk)

[benefits-calculator-2.turn2us.org.uk](http://benefits-calculator-2.turn2us.org.uk)

### Money A&E

Money advice, education and coaching for residents from disadvantaged groups and diverse ethnic communities

[info@moneyaande.co.uk](mailto:info@moneyaande.co.uk)

[www.moneyaande.co.uk](http://www.moneyaande.co.uk)

## Other Advice and Support

### Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4

0300 330 7010 | [healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)

Apply online: [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

**\*Available to families who have NRPF**

### Christians Against Poverty

Debt counselling charity

0800 328 0006 | [www.capuk.org](http://www.capuk.org)

### Debt Free London

Free, expert debt advice via helpline, webchat, WhatsApp and video chat  
0800 808 5700

[www.debtfree.london](http://www.debtfree.london)

### MoneyHelper

Support with debt, benefits, money management and pensions

0800 138 7777

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

## For Asylum Seekers, Refugees and Migrants with No Recourse to Public Funds (NRPF)

### Project 17

Advice on housing and financial options for families with children facing severe poverty or homelessness because they have NRPF

07963 509 044 | [www.project17.org.uk](http://www.project17.org.uk)

### Unity Project

Support for those with NRPF, including to have NRPF condition removed if applicable

[www.unity-project.org.uk](http://www.unity-project.org.uk)

### Women's Inclusive Team

Support for the Black and Ethnic Minority communities in Tower Hamlets including youth programmes, women's empowerment projects and mental health support. Languages spoken include Somali, Bangla, Urdu and English.

0207 790 2650 | [www.wit.org.uk/contact](http://www.wit.org.uk/contact)

## About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below. It can be found online alongside leaflets for other areas at [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets).

If you support people who experience financial hardship, the THCAN referral system helps people to access a wide range of support: [www.thcan.org.uk](http://www.thcan.org.uk).

The information on this leaflet was last updated on: 21/04/22.

**Feedback?** What did you find useful about this guide? [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)



Digital version



[www.worryingaboutmoney.co.uk/tower-hamlets](http://www.worryingaboutmoney.co.uk/tower-hamlets)