

Housing in Tonbridge & Malling Borough

Amended March 2022

This local information pack covers:

- information and advice about housing
- types of housing for older people and how to apply
- **a list of sheltered housing, retirement schemes and almshouses**
- debt and mortgage repayments
- floods and adverse weather
- homelessness
- homesharing
- landlords
- neighbour disputes
- removals
- renting
- repairs
- social housing

Some of the information in this pack is based on the database held by Elderly Accommodation Counsel, a charity that advises older people and their families on their housing options. Distances from facilities and other details are subject to change – please contact the relevant organisation for the latest information. The details are for information only, we cannot make recommendations.

If you cannot find what you are looking for please contact us as we may be able to help further. Amendments and additions are also welcome.

We publish other local information packs covering:

- Care agencies
- Care homes
- Health and wellbeing
- Help at home
- Legal advice and power of attorney
- Memory loss and dementia
- Money matters
- Social activities
- Transport, travel and leisure

Age UK Sevenoaks & Tonbridge is a registered charity no. 1088213

Tel: 01732 454108. Web: www.ageuksevenoaksandtonbridge.org.uk

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Information and advice on housing

Age UK Sevenoaks & Tonbridge

5 Bradford St, Tonbridge TN9 1DU Tel: 01732 366100

Email: tonbridge.office@ageuksevenoaksandtonbridge.org.uk

Web: www.ageuksevenoaksandtonbridge.org.uk

We provide many different services:

- Information & advice
 - a general information guide to your housing options (available by phoning 0800 169 6565)
 - a detailed factsheet on sheltered housing provided by social landlords on behalf of local councils (also available by phoning 0800 169 6565)
 - help filling in forms. We can help you at our office. If you cannot get to our office and live in Tonbridge, Hildenborough or Hadlow we can visit you. If you live elsewhere we can arrange for the Department for Work & Pensions to visit you
- Independent Living Support (some areas of Tonbridge & Malling Borough)
 - help in your own home (excludes personal care)
 - charged by the hour at reasonable cost
 - housework and laundry
 - gardening
 - shopping (to take you shopping or do your shopping)
- Social activities
 - day centre in Sevenoaks which offers lunch and a range of social activities. Transport may be available from the immediate area of Tonbridge, Hildenborough and Hadlow. We also offer services such as aromatherapy, baths and showers, chiropody, eye tests, falls prevention classes, hairdressing, hearing aid clinics, Indian head massage, reflexology, Reiki, toenail cutting. You do not have to use the day centre to use these services
 - a strength & mobility class in Ryarsh
 - befrienders (volunteers who can drop in for a chat) can visit people who prefer more one-to-one contact

Citizens Advice

Free, confidential, independent advice on housing problems. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

Community Navigators

Free information and advice on finding the right sort of home. Contact INVOLVE Tel: 0300 081 0005 Email: communitynavigation@involvekent.org.uk

Domestic Abuse Support Services in Kent & Medway

Safe refuge accommodation and adaptations to make the home safer by creating "sanctuaries" within the home. Tel: 0808 168 9276 Web:

www.domesticabuseservices.org.uk

Domestic Abuse Volunteer Support Services (DAVSS)

PO Box 530, Tunbridge Wells TN2 9TB Tel: 01892 570538 (Helpline open Monday to Friday 10am to 1pm; can leave a message at other times) Email: office@davss.org.uk Web: www.davss.org.uk

This is the local helpline for men and women who are experiencing physical, sexual, emotional or financial abuse from current or former partners or other family members.

Dove Project

Refuge spaces in the South East. Tel: 01702 300006

First Stop – Elderly Accommodation Counsel

If you are not sure which option is most suitable and you want to talk through it then you can contact First Stop Advice for Older People. This is a service run by Elderly Accommodation Counsel, a charity that advises older people and their families on their housing options. They can help identify what potential difficulties an individual is facing and provide support on housing options available. You can phone them on 0800 377 7070 and leave a message requesting a callback from an advisor Email: info@firststopcareadvice.org.uk Web: www.firststopcareadvice.org.uk

You can also search for retirement housing on their database at www.housingcare.org

Help to Buy Scheme

Government scheme to make home ownership more of an option. New-build and re-sale homes may be available for shared ownership. Tel: 0333 321 4044 Email: helptobuyeastandsoutheast@bpha.org.uk Web: www.helptobuyese.org.uk

Housing Advice Teams

The Housing Advice Team at your local council may be able to offer advice for people losing their homes, facing eviction, rough sleepers and general advice for people over 55. They can provide guidance on how to join the local housing register to rent social housing, how to apply for a housing association home, rural housing schemes, self-build and custom-build homes

Independent Age

6 Avonmore Rd, London W14 8RL Tel: 0800 319 6789, 020 7605 4200 Email: advice@independentage.org Web: www.independentage.org

- free telephone and email service offering advice (a similar service is also offered by Age UK)
- a publication on choosing a care home which also explores other housing options for later life
- befrienders for people who are lonely, isolated or living alone

Orbit

Build and provide a range of homes including rented and low-cost home ownership options. Tel: 0800 678 1221 Email: info@orbit.org.uk Web: www.orbit.org.uk

Refuge

Safe houses for women and children escaping domestic violence. Tel: 0808 200 0247 Web: www.refuge.org.uk

Shelter

Tel: 0808 800 4444 Web: www.shelter.org.uk

Legal advice on homelessness and all aspects of housing.

Social Services

Tel: 03000 416161. Social Services provide many forms of support and you can ask for a free assessment of what support you might need and whether they might make any financial contribution. If you are looking after someone it may be quicker to get a free carer's assessment from INVOLVE Tel: 0300 081 0005 Email:

communitynavigation@involvekent.org.uk Web: www.involvekent.org.uk

Your local council

Contact your local council to report:

- dangerous structures
- dangerous trees
- flooding and other major emergencies
- noise
- licensing issues
- fumes
- other environmental health complaints

Types of housing for older people

The first thing to consider is what type of housing you are looking for. There are many types of housing for older people:

- age exclusive housing (for older people). There is usually an alarm system but no other support is provided and people are expected to live independently. Examples are some of the almshouses run by charities
- retirement housing (also known as sheltered housing or warden-assisted housing). This is the most common type of housing for older people. It usually has a warden or scheme manager although they may live off-site or there may be "floating support" with periodic visits from a member of staff
- enhanced sheltered housing where additional support is provided in some way. Examples are Raphael & St Michael's Court in Hildenborough and Castle Court in Tonbridge. You need to check what they actually mean by this
- close care housing. This is retirement or sheltered housing which is on the same site as a care home. You need to check what they actually mean by this
- extra care housing (also known as assisted living or housing-with-care) for people who can no longer live completely on their own. This may be for people who need a minimum of 3-4 hours per week care or support but do not need 24-hour complex medical supervision. Personal care may be available from their care agency or you can employ your own carers or have family carers if you prefer. Support may be available for other things such as housework, washing and ironing. Housing staff may be present on site 24 hours in case of emergencies. There may be additional charges for care and support. An example is Rosewell House in Tonbridge. You need to check what they actually mean by this

- retirement villages. This is the luxury end of the spectrum. Support is available – at a cost. An example is Audley Care in Tunbridge Wells Tel: 01892 577174 Web: www.audleyretirement.co.uk
- some organisations run their own housing for older people. For example, there is a Royal British Legion village in Aylesford offering homes for veterans and their families. Tel: 01622 795910 Email: living@rbli.co.uk

Housing schemes for older people elsewhere in the UK

You can find details of other housing schemes on the Elderly Accommodation Counsel's database at: www.housingcare.org

How to apply

Most housing for older people is either social housing (to rent) or leasehold housing (to buy)

The largest providers of social housing are housing associations who usually have a waiting list based on the council housing waiting list.

If you do not have internet access or need help applying online and bidding online for properties there are a number of people who may be able to help you:

- there are public computers in libraries
- The Gateway office in Tonbridge Castle may be able to help you. Tel: 01732 770929, 844522
- Citizens' Advice may be able to help. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.
- Citizens' Rights for Older People (CROP) may be able to help. 9a High St, Lenham ME17 2QD Tel: 01622 851200 Email: lenham@cropkent.org.uk Web: www.cropkent.org.uk May be able to do home visits.
- The Advocacy People (formerly SEAP) may be able to help. PO Box 375, Hastings TN34 9HU Tel: 0330 440 9000 Email: info@theadvocacypeople.co.uk Web: www.theadvocacypeople.co.uk May be able to do home visits.

However there are some other independent providers of social housing for older people (such as almshouses) where you can apply directly. You can also apply directly if you are buying leasehold housing or where housing is available for shared ownership. Age UK's Information & Advice Service may be able to help you fill in the form. We can help you at our office. If you cannot get to our office and live in Tonbridge, Hildenborough or Hadlow we can visit you. Tel: 01732 366100

Housing for older people to rent in Tonbridge area

Aylesford

Queen Elizabeth Court

Royal British Legion village near Aylesford

- Assisted living scheme

- Domiciliary care agency on site
- For Armed Forces veterans and their dependants over 55
- Contact Royal British Legion Industries Tel: 01622 717463 Email: living@rbli.co.uk

Hildenborough

Raphael & St Michael's Court

Raphael & St Michael's Court, Hollenden Park, Coldharbour Lane, Hildenborough near Tonbridge TN11 9LE

- Enhanced sheltered housing. You need to check what they actually mean by this
- 26 one & two-bed flats. Built in 1984. Includes mobility and wheelchair standard properties
- Close Care scheme with resident management staff (24 hours) and community alarm service. You need to check what they actually offer
- Lift, restaurant, laundry, guest facilities, garden
- Access to site fairly easy but less so for less mobile people. Distances: bus stop 400 yards; shop 600 yards; post office 700 yards; nearest town 2 miles; GP 400 yards; social centre 400 yards
- Regular social activities. Some meals available. **New residents accepted from 55 years of age**
- Rent at market prices from Raphael Medical Centre Tel: 01732 833924

Tonbridge

Augustine & Gundolph House

Augustine & Gundolph House, Dry Hill Park Rd, Tonbridge TN10 3BQ

- Age exclusive housing
- 12 one-bed flats. Built in 1981
- Access to site easy but less so for less mobile people. Distances: bus stop 500 yards; shop 500 yards; post office 1 mile; town centre 1 mile; GP 1 mile; social centre 1 mile
- **New residents accepted from 50 years of age**
- Rent (social landlord) from Moat Homes Ltd Tel: 0300 323 0011

Becket Court

Becket Court, Alexandra Rd, Tonbridge TN9 2BD

- Retirement housing
- 14 two-bed flats. Built in 1998
- Concierge staff available Monday to Friday and community alarm service
- Lift. Limited parking
- Access to site easy. Distances: bus stop 100 yards; shop 100 yards; post office 0.5 mile; town centre 0.5 mile; GP 0.5 mile; social centre 0.5 mile
- **New residents accepted from 55 years of age**
- Rent (social landlord) from Clarion Housing Group Tel: 0300 100 0303

Bentall House

Bentall House, 7 Dryhill Park Crescent, Tonbridge TN10 3BJ

- Retirement/sheltered housing
- 10 studio flats. Built in 1969 and renovated in 1995 with new lift
- Resident management staff (24 hours) and community alarm service
- Lounge, dining room, laundry, guest facilities, garden
- Distances: bus stop 100 yards; town centre 0.7 mile
- Some meals available (lunch and supper 7 days a week)
- Rent (social landlord) from Abbeyfield Tonbridge Society Ltd Tel: 01732 354616

Frome Court

Frome Court, Longmead Way, Tonbridge TN10 3TS

- Retirement housing
- 21 studio & 3 one-bed flats. Built in 1984
- Concierge staff available Monday to Friday and community alarm service
- Lift, lounge, laundry, guest facilities, garden
- Access to site easy. Distances: bus stop 100 yards; shop 200 yards; post office 1 mile; town centre 2 miles; GP 1 mile; social centre 100 yards
- **New residents accepted from 55 years of age**
- Rent (social landlord) from Clarion Housing Group Tel: 0300 100 0303

Hatton Housing

Hatton Housing Trust Ltd

- 100 flats in Tunbridge Wells area
- **Applicants should be over 55 (retired or about to retire)**, have close connections with the area and have performed some voluntary service to the community
- You must be able to live independently as there is no warden
- Apply via Claire Mitchell at Warners Solicitors Tel: 01732 770660 Email: c.mitchell@warners.law

Leslie Tew Court

Leslie Tew Court, Derwent Rd, Tonbridge TN10 3TX

- Retirement/sheltered housing
- 18 one-bed, 9 two-bed, 1 three-bed and 2 studio flats. Built in 1990. Includes mobility and wheelchair standard properties
- Non-resident management staff 4 days per week and community alarm service
- Lift, lounge, laundry, guest facilities, garden
- Access to site easy but less so for less mobile people. Distances: bus stop 400 yards; shop 75 yards; post office 0.5 mile; town centre 2 miles; GP 0.25 mile; social centre 100 yards
- Regular social activities include coffee mornings, organised by tenants assisted by the scheme manager. **New residents accepted from 55 years of age**
- Developed by Riverside Retirement Living, 2 Estuary Boulevard, Liverpool L24 8RF

- Rent (social landlord) from Riverside Retirement Living Tel: 0345 111 0000

Mary Magdalene House

Mary Magdalene House, Priory St, Tonbridge TN9 2AZ

- Retirement housing
- 24 studio & one-bed flats. Built in 1984
- Concierge staff available Monday to Friday and community alarm service but only in part of the complex. You need to check if it is available
- Lift, stair-lift, lounge, laundry, guest facilities, garden
- Access to site easy. Distances: bus stop 0.75 mile; shop 0.5 mile; post office 0.75 mile; town centre 0.75 mile; GP 0.75 mile; social centre 1.5 mile
- **New residents accepted from 55 years of age**
- Rent (social landlord) from Clarion Housing Group Tel: 0300 100 0303

Penruddocke House

Penruddocke House, The Ridgeway, Tonbridge TN10 4NL

- Retirement housing
- 31 one-bed flats. Built in 1977
- Concierge staff available Monday to Friday and community alarm service
- Lift, lounge, laundry, guest facilities, garden. Limited parking
- Access to site easy. Distances: bus stop 100 yards; shop 0.5 mile; post office 0.5 mile; town centre 2 miles; GP 1 mile; social centre 1 mile
- **New residents accepted from 55 years of age**
- Rent (social landlord) from Clarion Housing Group Tel: 0300 100 0303

Rosewell House

Rosewell House, Tudeley Lane, Tonbridge TN11 0FT

- Extra care housing scheme for over-55s. You need to check what they actually mean by this
- 59 one & two-bed flats. Built in 2018
- **For over-55s**
- 35 flats available at affordable rent. You need to be on the council's housing register and nominated by the council. To do this Tel: 01732 876067 Email: housing.services@tmbc.gov.uk
- Wheelchair-accessible throughout
- Person-centred care packages
- Optional events and activities eg coffee mornings, flower arranging, craft classes, film nights, outings etc
- Handyman service to change lightbulbs, put up pictures or shelves, hang curtains etc
- Washing and ironing (additional charge)
- Housing staff on site 24 hours in case of emergencies and community alarm service
- Lounge, garden, activity room, hair salon/therapy room, WIFI in some areas, lifts, off-road parking, mobility scooter store, pets accepted

- Access to site fairly easy. nearest town (Tonbridge) 1 mile; station 1 mile; bus stop at top of road; buses to town centre
- Restaurant serving lunch
- Rent (social landlord) from Rapport Housing & Care (formerly Abbeyfield Kent) Tel: 01732 363081

St Augustine House

St Augustine House, Priory Rd, Tonbridge TN9 2BB

- Retirement housing
- 21 one-bed flats. Built in 1998
- Concierge staff available Monday to Friday and community alarm service
- Lift, lounge, laundry, guest facilities, garden. Limited parking
- Access to site easy. Distances: bus stop 100 yards; shop 100 yards; post office 0.5 mile; town centre 0.5 mile; GP 0.5 mile; social centre 0.5 mile
- **New residents accepted from 55 years of age**
- Rent (social landlord) from Clarion Housing Group Tel: 0300 100 0303

Town Lock House

Town Lock House, Lockside, Lyons Crescent, Tonbridge TN9 1EA

- Retirement housing
- 26 one-bed flats. Built in 1993
- Concierge staff available Monday to Friday and community alarm service
- Lift, lounge, laundry, garden, situated by river. Limited parking
- Access to site easy. Distances: bus stop 10 yards; post office 0.25 mile; town centre 300 yards; GP 150 yards; social centre 1 mile
- **New residents accepted from 55 years of age**
- Rent (social landlord) from Clarion Housing Group Tel: 0300 100 0303

Housing for older people to buy in Tonbridge area

Hadlow

The Maltings

The Maltings, Carpenters Lane, Hadlow near Tonbridge TN11 0DQ

- No longer specifically retirement flats but one block is mainly over-55s
- 22 flats. Built in 1987
- Now owned by the residents; flats will be advertised for sale by local estate agents

The Square

The Square, Hadlow near Tonbridge TN11 0DD

- Age exclusive housing
- 10 two & three-bed cottages
- **New residents accepted from 55 years of age**
- Managed by Grange Tel: 01488 668655
- Buy leasehold from Fifty5Plus Tel: 01488 668655

Hildenborough

Raphael & St Michael's Court

Raphael & St Michael's Court, Hollenden Park, Coldharbour Lane, Hildenborough near Tonbridge TN11 9LE

- Enhanced sheltered housing. You need to check what they actually mean by this
- 26 one & two-bed flats. Built in 1984. Includes mobility and wheelchair standard properties
- Close Care scheme with resident management staff (24 hours) and community alarm service. You need to check what they actually offer
- Lift, restaurant, laundry, guest facilities, garden
- Access to site fairly easy but less so for less mobile people. Distances: bus stop 400 yards; shop 600 yards; post office 700 yards; nearest town 2 miles; GP 400 yards; social centre 400 yards
- Regular social activities. Some meals available. **New residents accepted from 55 years of age**
- Buy leasehold from Raphael Medical Centre Tel: 01732 833924

Tonbridge

Castle Court

Castle Court, 25-29 Hadlow Rd, Tonbridge TN9 1QU

- Enhanced sheltered housing. You need to check what they actually mean by this
- 53 one & two-bed flats. Built in 2005
- Assisted Living scheme with resident management staff and community alarm service. You need to check what they actually offer
- Lift, lounge, dining room, laundry, guest facilities
- Distances: town centre 500 yards
- Some meals available. **New residents accepted from 60 years of age.** Both cats & dogs generally accepted (subject to terms of lease and landlord permission)
- Developed by McCarthy & Stone
- Care provider: Allied Healthcare
- Buy leasehold from First Port Tel: 0333 321 4072

Castlefields

Castlefields, The Slade, Tonbridge TN9 1HS

- Retirement/sheltered housing
- 23 one & two-bed flats. Built in 1999
- Visiting management staff (House Manager works 10am to 3pm), non-resident management staff (part-time) and community alarm service
- Lounge, laundry, guest facilities, garden
- Access to site easy but less so for less mobile people. Distances: bus stop 100 yards; shop 100 yards; post office 100 yards; town centre 100 yards; GP 100 yards; social centre 100 yards

- Weekly social activities include occasional coffee mornings, garden party, birthday and Christmas parties. **New residents accepted from 60 years of age.** Both cats & dogs generally accepted (subject to terms of lease and landlord permission)
- Buy leasehold from First Port Tel: 0333 321 4072

Holmes Court

Holmes Court, Medway Wharf Rd, Tonbridge TN9 1GS

- Retirement/sheltered housing
- 64 one & two-bed flats. Built in 2008
- Resident management staff and community alarm service
- Lift, lounge, laundry, guest facilities
- Whole site accessible by wheelchair. Access to site easy. Distances: bus stop 600 yards; shop 200 yards; post office 600 yards; town centre 299 yards; GP 600 yards; social centre 500 yards
- Regular social activities include coffee morning, games nights, and social evenings. **New residents accepted from 60 years of age.** Both cats & dogs generally accepted (subject to terms of lease and landlord permission)
- Developed by McCarthy & Stone
- Buy leasehold from First Port Tel: 0333 321 4072

Merryfield Court

Merryfield Court, Waterloo Rd, Tonbridge TN9 2SL

- Retirement/sheltered housing
- 34 one & two-bed flats. Built in 1992
- Resident management staff and community alarm service
- Lift, lounge, laundry, guest facilities, garden
- Access to site easy but less so for less mobile people. Distances: bus stop 200 yards; shop 200 yards; post office 500 yards; town centre 200 yards; GP 500 yards
- Weekly social activities include Tuesday coffee morning, Wednesday coffee afternoon, Thursday exercise classes, and occasional evening entertainment organised by residents' social committee. **New residents accepted from 60 years of age.** Both cats & dogs generally accepted (subject to terms of lease and landlord permission)
- Developed by McCarthy & Stone
- Buy leasehold from First Port Tel: 0333 321 4072

Riverside Court

Riverside Court, Lyons Crescent, Tonbridge TN9 1EZ

- Retirement/sheltered housing
- 39 one & two-bed flats. Built in 1985
- Non-resident management staff and community alarm service
- Lounge, laundry, garden
- Access to site easy. Distances: bus stop 250 yards; shop 250 yards; post office 600 yards; town centre 250 yards; GP 400 yards; social centre 500 yards

- Regular social activities include coffee mornings. **New residents accepted from 60 years of age**
- Buy leasehold from Hyde Group Tel: 0800 328 2282, 0300 123 2233, 0845 606 1221

Rosewell House

Rosewell House, Tudeley Lane, Tonbridge TN11 0FT

- Extra care housing scheme for over-55s. You need to check what they actually mean by this
- 59 one & two-bed flats. Built in 2018
- **For over-55s**
- 9 one-bed flats and 15 two-bed flats available to buy leasehold through the Older Person's Shared Ownership scheme (OPSO). You can be an existing homeowner but must have an annual income below £80,000. You buy 75% of the property's value. You are not charged rent for the remaining 25% but if you sell, you only sell 75%; the housing association always retains 25%. You are responsible for internal repairs, bills, care & support; the housing association are responsible for external maintenance
- Wheelchair-accessible throughout
- Person-centred care packages
- Optional events and activities eg coffee mornings, flower arranging, craft classes, film nights, outings etc
- Handyman service to change lightbulbs, put up pictures or shelves, hang curtains etc
- Washing and ironing (additional charge)
- Housing staff on site 24 hours in case of emergencies and community alarm service
- Lounge, garden, activity room, hair salon/therapy room, WIFI in some areas, lifts, off-road parking, mobility scooter store, pets accepted
- Access to site fairly easy. nearest town (Tonbridge) 1 mile; station 1 mile; bus stop at top of road; buses to town centre
- Restaurant serving lunch
- Buy leasehold from Rapport Housing & Care (formerly Abbeyfield Kent) Tel: 01732 363081

St Giles Lodge

St Giles Lodge, Shipbourne Rd, Tonbridge

- Retirement/sheltered housing
- Built 2018
- Non-resident management staff and community alarm service
- Lift, lounge, guest facilities, garden
- Developed by Churchill Retirement Living
- Buy leasehold Tel: 01732 386478

Waterside Lodge

Waterside Lodge, Bradford St, Tonbridge TN9 1FS

- Retirement/sheltered housing

- 31 one & two-bed flats. Built in 2014
- Non-resident management staff and community alarm service
- Lift, lounge, laundry, guest facilities, garden
- Developed by Churchill Retirement Living
- Buy leasehold from Millstream Management Services Tel: 0800 077 8717

Wateringbury

Meadow View Court

- One-bed and two-bed flats
- Hair salon, lounge, dining room, activity room and garden
- Housing support and care team on site every day
- Shared ownership available
- **New residents accepted from 55 years of age**
- Buy leasehold or shared ownership from Rapport Housing & Care Tel: 07534 973360 Email: sales@rapporthc.co.uk Web: www.rapporthousingandcare.co.uk

Care homes

Age UK

- You can get publications on choosing & finding care homes, paying for permanent or temporary care, deprivation of assets and treatment of partners and property in the means test by ringing Age UK Tel: 0800 169 6565
- You can also get a list of local care homes by ringing Age UK Sevenoaks & Tonbridge Tel: 01732 366100

Debt and mortgage repayments

Citizens Advice

Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

Crosslight Debt Advice Centre

Tel: 01732 300425, 020 7052 0318 Email: info@crosslightadvice.org Web: www.crosslightadvice.org

Free debt advice, money education and budgeting support for anyone who needs it regardless of background, faith or circumstance. They are based at Tonbridge Baptist Church.

Money & Pensions Service

If you're on certain benefits and you're struggling to pay your mortgage, you may be able to get help from the government to pay the interest on your mortgage. This is called Support for Mortgage Interest (SMI). It will be paid as a loan - which must be repaid when you die or sell your home. If you're getting SMI as a benefit now, you will be offered the choice of taking out an SMI loan in future. The amount you have already received as a benefit does not need to be repaid.

Before you decide whether an SMI loan is the best option for you and your household, it's a good idea to seek professional advice.

- Call the Money & Pensions Service. Tel: 0800 011 3797 Web: www.moneyhelper.org.uk for free, impartial money advice. Lines are open Monday to Friday, 8am to 8pm and Saturday, 9am to 1pm. Calls are free.
- Call Citizens Advice. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

One You Kent

Trained advisors can support you with reducing debt. Web: www.oneyoukent.org.uk

Shelter

Tel: 0808 800 4444 Web: www.shelter.org.uk

Legal advice on housing and debt, court representation and payment plan negotiations. Can help if you are struggling to pay your rent or your mortgage.

Your local council

If you are having difficulty paying your mortgage free confidential advice is available from your local council. In Tonbridge contact the Housing Team on 01732 876067 or email housing.services@tmbc.gov.uk

Empty Homes

Reasons to bring your unoccupied property back into use

- You may be missing out on revenue from rental income
- You may be paying more for council tax, insurance, utility bills and repairs
- Your empty property may be a target for vandalism and other anti-social behaviour which can mean additional costs to repair damage

Help may be available from your council

- Undertaking property renovation works
- Selling the property
- Renting out your property

Contact the Private Sector Housing Team Tel: 01732 876395, 876067 Email: privatesectorhousing@tmbc.gov.uk

Floods and adverse weather

Adverse weather

If you need 4x4 vehicles to help you in an emergency phone South East 4x4 Response on 01622 962636 (24 hours) or 999. If it is not an emergency phone 07040 900456

Electric emergencies

If you spot a potential hazard or to find out what it is safe to do near overhead power lines or underground cables. Tel: 0800 40 40 90 (24 hours). Web: www.nationalgrid.com

Floods on roads and blocked drains

If there is a flood on the road or in a public drain and it may cause injury or is putting homes at risk ring Kent County Council on 03000 418181 (Mon-Fri 9am-5pm) or 03000 419191 (other times). Web: www.kent.gov.uk

Gas emergencies

To report a gas or carbon monoxide emergency or if a pipeline is struck (even if no gas leak has occurred). Tel: 0800 111 999 (24 hours). Web: www.nationalgrid.com
Free carbon monoxide detectors from Citizens' Advice Email: energy@nwkent.cab.org.uk

Power cuts

To report a power cut, call 105. Visit www.nationalgrid.com to find out how to prepare for power cuts.

Sandbags

You can have sandbags delivered free of charge if there is a flooding emergency. Contact Tonbridge & Malling Borough Council and ask for the Emergency Planning Team

Snow clearing and gritting

Contact Kent County Council Tel: 0845 247800

Staying safe

If you need advice on staying safe in a flood, phone the Government's Floodline on 0345 988 1188 (24 hours). Web: www.gov.uk/help-during-flood

Heating costs and repairs

Getting more information

- **Age UK.** They produce many publications. To get them Tel: 0800 169 6565
 - help with heating costs
 - saving energy
 - switching energy suppliers
 - repairs, improvements and adaptations
 - help for homeowners
 - help for private tenants
 - help for social housing tenants
- **Independent Age.** They produce Being Winter Wise which explains about keeping your home warm and making winter more affordable. You can get it from Independent Age Tel: 0800 319 6789 Web: www.independentage.org
- **Tonbridge & Malling Borough Council.** You may be able to get free water-saving devices, thermometer cards and information on how to save money on fuel bills from Tonbridge & Malling Borough Council Tel: 01732 844522 Web: www.tmbc.gov.uk

Getting free advice

- **Citizens' Advice.** They can give you impartial and confidential advice on your energy, for example, struggling to pay bills, requiring better deals on energy,

guidance on the most appropriate payment methods etc. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

- **Energy Saving Trust.** Their advice service can advise you on how to save energy in your home. You can call them on 0300 123 1234 (all you pay for is a national rate call).
- **Green Doctor.** This is part of the Groundwork charity. Web: www.groundwork.org.uk/greendoctor They can:
 - Help you switch your energy tariff to a better deal
 - Advise you on reducing energy use at home
 - Support you to access the Warm Home Discount or Priority Services Register
 - Support you with applications for energy or water debt relief
 - Refer you for the installation of larger measures if needed
 - Refer you to other support organisations within your community if needed
 - Deliver small efficiency measures, such as LED lightbulbs or draught proofing
- **Kent County Council.** They may be able to send you an energy saving advice pack. Contact Warm Homes Tel: 0800 170 1174 Email: warm.homes@kent.gov.uk Web: www.kent.gov.uk/warmhomes

Replacing your boiler or heating system

We are not aware of any scheme for free boilers. However some help may be available:

- **Kent & Medway Warm Homes.** This is a partnership between your local council and Kent County Council offering financial help with boilers, heating systems and insulation.
 - People of any age on means-tested benefits (eg Universal Credit, Housing Benefit, Council Tax Support, Pension Credit Guarantee Credit) may be eligible for Warm Homes grants for heating or insulation. There may be a waiting list
 - If you are over 65 with a diagnosed long-term medical condition, you may also be eligible for help from your local council
 - In Tonbridge & Malling Email: privatesectorhousing@tmbc.gov.uk Web: www.simpleenergyadvice.org.uk
- **Affordable Warmth Obligation.** This is a Government scheme where you may be eligible for funding towards a replacement boiler or heating system. Contact your energy supplier to see if they are part of this scheme. Web: www.gov.uk/energy-company-obligation
 - If you own or privately rent your home you may be eligible
 - If you rent social housing you may also be eligible if your home has a poor energy efficiency rating.
- **Peabody Home Improvement Agency**
Tel: 0800 028 3172 Email: infohia@peabody.org.uk Web: www.peabody.org.uk/care-support
Health & Housing Co-ordinators may be able to provide assistance with new boilers. Grants of up to £3000 may be available

Reducing your heating bills and improving your home

- **Winter Fuel Payments**
 - Yearly one-off tax-free payment to help all older people keep warm in winter.
 - It is worth about £100-300 per year depending on your age and whether you are single or a couple.
 - It's not means-tested and it does not depend on whose name is on the bill.
 - Contact the Department for Work & Pensions to see if you're receiving it. Tel: 0845 915 1515 Web: www.gov.uk
- **Cold Weather Payments**
 - Extra help for people who are on some income-related benefits with increased heating costs during periods of very cold weather.
 - If you are eligible (eg getting means-tested benefits such as Pension Credit Guarantee Credit) then you will be paid £25 automatically each time it drops below zero degrees Centigrade for seven consecutive days at any point between November and March.
 - However this length of very cold weather is quite rare.
- **Warm Home Discount Scheme**
 - You could get money off your fuel bills under the Warm Home Discount Scheme. It is worth about £140 per year. This won't affect your Cold Weather Payment or Winter Fuel Payment. You may be eligible if you get Pension Credit Guarantee Credit or are on a low income. Usually it is for electricity but it can be for gas instead if you get dual fuel (both from the same supplier). Mainly big suppliers are part of this scheme so you could lose out if you switch to a company that doesn't offer it.
 - If you are on Pension Credit Guarantee Credit, the Department for Work & Pensions will write to you telling you how to apply. If you haven't received that letter by December you can phone them on 0800 731 0214. Once you have applied initially it is usually automatic in subsequent years
 - If you don't get Pension Credit Guarantee Credit but are on a low income then should apply direct to your energy supplier as early as possible. A limited number of discounts are available. Not all energy suppliers take part and if you switch supplier you need to apply again
 - If you live in a park home (mobile home) you will need to apply online through Charis Grants (Age UK can help you do this) Web: www.charisgrants.com/park-homes-warm-home-discount-scheme
- **Warm Homes Assistance and Home Improvement Assistance**
 - Your local council can visit to assess if there are any significant health and safety hazards in your home, for example:
 - if you are living in a cold home
 - if you have damp and mould
 - if you have significant trip or fall hazards such as dangerous steps or stairs
 - if you have poor fire safety such as dangerous electrics or a smoke alarm that doesn't work
 - if you have a leaking roof etc.
 - If you rent your home they can liaise with your landlord.
 - If you own your home your local council can advise on funding available to improve your housing conditions and may be able to help

fund works in your home to reduce those hazards if you are on a low income such as income-related benefits. They may also be able to help if you have a long-term health condition.

- Funding of up to £10,000 may be available, subject to availability. You should not be in Council Tax arrears and the assistance is repayable if you sell your home.
- Contact the Housing Team on 01732 876067, 876395 or email housing.services@tmbc.gov.uk privatesectorhousing@tmbc.gov.uk
- **Loft and cavity wall insulation**
 - Insulating your home is a great way of being warmer in the winter and saving money. Energy companies will do it if the loft is tidy but you need to empty it first of anything that is stored up there.
 - You may also be able to get subsidised loft and cavity wall insulation through Energy Company Obligation funding to residents across Kent. You do not need to be on benefits or a low income to qualify but the support available will depend on your property type and where you live
 - Contact the Housing Team on 01732 876067, 876395 or email housing.services@tmbc.gov.uk privatesectorhousing@tmbc.gov.uk
- **Radiator panels**
 - Radiator insulation panels could reduce heating bills by 12-15%.
 - These may be available free to older people.
 - They are quick and easy to install.
 - These may be available free to older people from Tonbridge & Malling Borough Council Tel: 01732 844522.
- **Different ways of paying for fuel**
 - Economy 7 used to be cheaper but is now often poor value
 - Prepayment is where you pay upfront in a shop for example
 - The best tariffs are generally fixed-term tariffs where the fuel price is fixed for a limited period
 - Green tariffs tend to be more expensive though possibly more environmentally friendly
 - Further discounts may be available if you have dual fuel (gas and electricity from the same supplier), pay online or pay by direct debit.
- **Decent Homes Grants**
 - This can give you financial assistance for repairs and improvements.
 - Contact your local council for details

Home insurance

- The Money & Pensions Service can give you more information about different types of insurance Tel: 0800 011 3797 Web: www.moneyhelper.org.uk
- You could also look at a price comparison website such as www.moneysavingexpert.com
- Age UK works in partnership with selected insurance companies to provide home insurance. To find out more ring 0800 323 4430
- However it may be worth shopping around. Contact the Association of British Insurers for more information about buying insurance Tel: 020 7600 3333.
- Contact the British Insurance Brokers' Association to find an insurance broker in your area Tel: 0870 950 1790

- The Financial Conduct Authority can confirm whether a firm is authorised to sell insurance Tel: 0845 606 1234
- LRB Organise. Leanne Bradshaw may be able to help with getting quotes for home insurance. Tel: 07854 693711. Web: www.lrb-organise.co.uk

Lifebook

This enables you to record all sorts of useful details which will not only help you to be more organised but could also be invaluable to a family member or a friend if they need to locate important information about you in an emergency. You simply follow the step-by-step instructions to fill in the various sections with your details, contacts and locations of important documents. The possessions section deals with recording details of your significant possessions or valuables such as jewellery and cars. The LifeBook is available in both a booklet and computer versions. More information from Age UK Tel: 0345 685 1061 Web: www.ageuk.org.uk/lifebook

Homelessness

The Homelessness Reduction Act 2018 means that a council still has to help you to find a home even if you not what they would call a priority. They cannot say that you have made yourself intentionally homeless. However this does not mean that they have to provide you with a home; simply that they have to help you to find one or help you to stay where you are. They can only refuse to help you if they can prove that there is a "deliberate and unreasonable refusal to co-operate" on your part. If they say this then you should seek help from:

- Citizens' Advice. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.
- Citizens' Rights for Older People (CROP). 9a High St, Lenham ME17 2QD Tel: 01622 851200 Email: lenham@cropkent.org.uk Web: www.cropkent.org.uk May be able to do home visits.
- The Advocacy People (formerly SEAP). PO Box 375, Hastings TN34 9HU Tel: 0330 440 9000 Email: info@theadvocacypeople.co.uk Web: www.theadvocacypeople.co.uk May be able to do home visits.

Age UK

You can get publications on homelessness and finding private rented accommodation by ringing Age UK Tel: 0800 169 6565.

Bridge Trust

Services for homeless people to prevent them from falling back into homelessness. Supports anyone between 18 and retirement. Tel: 01732 368363 Email: info@thebridgetrust.org.uk Web: www.thebridgetrust.org.uk

Citizens' Advice

You can get advice if you are served with a notice seeking possession or a family member is unable to occupy the family home and is asked to leave. Their housing

specialist is based at Tonbridge Castle, Castle St, Tonbridge. Tel: 0808 278 7810
Web: www.citizensadvice.org.uk/local/north-west-kent

Crosslight Debt Advice Centre

Tel: 01732 300425, 020 7052 0318 Email: info@crosslightadvice.org Web:
www.crosslightadvice.org

Free debt advice, money education and budgeting support for anyone who needs it regardless of background, faith or circumstance. They are based at Tonbridge Baptist Church.

Homeless Link

Search for hostels and homelessness services. Tel: 020 7840 4430 Email:
info@homelesslink.org.uk Web: www.homeless.org.uk

Lookahead

Homelessness advice and supported housing for people with mental health needs, learning disabilities and autism. Tel: 020 7368 4600 Email:
getintouch@lookahead.org.uk Web: www.lookahead.org.uk

Pathways to Independence

Accommodation and support for single homeless people. Tel: 01634 819649 Web:
www.beyondhomelessness.org.uk

Porchlight

Can provide support if you are on the streets, sleeping rough or just have nowhere to go and no-one to turn to about pressure in your life. Tel: 0800 567 7699, 01227 760078 Email: headoffice@porchlight.org.uk Web: www.porchlight.org.uk

Samaritans

Can provide emotional support, day or night. Tel: 01892 532323 Text messages: 07725 909090 National helpline Tel: 08457 909090 Email: jo@samaritans.org Web:
www.samaritans.org

Shelter

Tel: 0808 800 4444 Web: www.shelter.org.uk

Can help if you are worried about homelessness or staying with friends.

West Kent Mediation

Can provide mediation sessions to resolve disputes. This could help to keep you in your home, allow you to return to your home or provide more time to find suitable alternative accommodation. Tel: 01732 469696 Web: www.wkm.org.uk

West Kent MIND

Can provide wellbeing support if you are threatened with homelessness or recovering from losing your home or worrying that you could lose your home. Tel: 01732 744950 Web: www.westkentmind.org.uk

Your local council

Free confidential advice is available from your local council. In addition, if you are on the streets or sleeping rough and it is freezing for several nights, your local council

may have a responsibility to arrange a temporary place in a shelter for you. In Tonbridge contact the Housing Team on 01732 876067 or email housing.services@tmbc.gov.uk

Homesharing

Supportmatch Homeshare Service

Tel: 01604 905517, 07742 807677, 07847 072490, 020 3633 6066 Email: info@supportmatch.co.uk Web: www.supportmatch.co.uk

This is a service where a householder who has a spare room offers it to a homesharer in exchange for 10 hours per week of companionship, overnight security and some practical help around your home. This could include domestic help such as cooking or shopping but does not include any personal care. Supportmatch charge the older person £99 per month and the homesharer £159 per month rent.

Landlords

Age UK

You can get publications on finding private rented accommodation and tenants' rights by ringing Age UK Tel: 0800 169 6565

Shelter

Tel: 0808 800 4444 Web: www.shelter.org.uk
Can help if you are having problems with your landlord

Warm and healthy home visits

Your local council can help tenants by liaising with landlords on repair issues. They will deal with problems informally where possible, but can enforce landlords to undertake works. In Tonbridge contact the Housing Team on 01732 876067, 876395 or email housing.services@tmbc.gov.uk privatesectorhousing@tmbc.gov.uk

Moving furniture

David & Paul

David & Paul can help you move furniture in your home (such as moving a bed downstairs). You can reach them on 07979 872724. There may be other light removal firms who can offer similar services.

Peabody Home Improvement Agency

Tel: 0800 028 3172 Email: infohia@peabody.org.uk Web: www.peabody.org.uk/care-support

Health & Housing Co-ordinators may be able to provide assistance with moving beds or removing hoarded materials

West Kent Hospital Discharge Scheme (Handy Heroes)

Based in Tunbridge Wells Hospital and Darent Valley Hospital. Work with patients to help ensure their home is suitable for them to leave hospital. The service provides a detailed home assessment, advice on home adaptation funding and financial assistance alongwith access to the Handy Hero team who can react quickly to

requests for small home repairs, moving furniture or work to prevent further accidents, reducing the risk of a hospital re-admission. They can move large items of furniture such as beds, wardrobes and chests of drawers including moving beds downstairs if you can no longer manage stairs. Tel: 01732 227000 and ask for Handy Heroes. The West Kent Hospital Discharge Scheme covers Tonbridge

Moving home

If you are on means-tested benefits you may be able to get a Budgeting Loan from the DWP Social Fund to help with removal costs

Britannia Bearsbys

Based in Tonbridge and Aylesford. Tel: 01732 358900, 01622 611861 Email: info@bearsbys.com Web: www.bearsbys.com

Chatfields Home Removals

Waterloo Rd, Tonbridge TN9 2SN Tel: 01732 651163 Email: info@chatfieldsremovals.co.uk Web: www.chatfieldsremovals.co.uk

Coppards Removals

Based in Bromley but cover Tonbridge Tel: 01892 320400 and Kings Hill Tel: 01732 757797.

Crutch Brothers

22 Morleys Rd, Tonbridge TN9 1RA Tel: 01732 359043 Email: enquiries@crutchbros.com Web: www.crutchbros.co.uk

Goodfellows Removals & Storage

Based in West Malling. Tel: 01732 841841, 0800 634 6794. Web: www.goodfellowsremovals.co.uk

GP Removals

Hermitage Lane, Aylesford ME20 7PX Tel: 01732 871503, 0800 644 0182 Email: info@gpremovals.co.uk Web: www.gpremovals.co.uk

Senior Services

Relocation service specialising in helping older people to move home. Tel: 07939 042805. Email: info@seniorservicesmanagement.co.uk Web: www.seniorservicesmanagement.co.uk

Neighbour disputes

Community Safety Teams

Contact the Community Safety Team at your local council to report anti-social behaviour, community safety issues or for crime prevention advice.

Kent County Council Community Wardens

Can help to tackle low-level crime and anti-social behaviour, as well as offering advice, information and support. Tel: 07773 397131 Web: www.kent.gov.uk

West Kent Mediation

Tel: 01732 469696 Email: theoffice@wkm.org.uk Web: www.wkm.org.uk

Help resolve conflict and breakdown of relations between individuals, organisations and groups. Especially good for neighbour disputes such as noise, harassment, anti-social behaviour, verbal abuse, parking, children's behaviour, pets, gardens, fences & hedges. Free, confidential and impartial.

Renting

Age UK

You can get publications on finding private rented accommodation and security of tenure by ringing Age UK Tel: 0800 169 6565.

Crosslight Debt Advice Centre

Tel: 01732 300425, 020 7052 0318 Email: info@crosslightadvice.org Web: www.crosslightadvice.org

Free debt advice, money education and budgeting support for anyone who needs it regardless of background, faith or circumstance. They are based at Tonbridge Baptist Church.

Shelter

Tel: 0808 800 4444 Web: www.shelter.org.uk
Can help if you are struggling to pay your rent.

Your local council

If you are having difficulty paying your rent free confidential advice is available from your local council. In Tonbridge contact the Housing Team on 01732 876067 or email housing.services@tmbc.gov.uk

Warm and healthy home visits

Your local council can visit to assess if there are any significant health and safety hazards in your home, for example, if you are living in a cold home, if you have damp and mould, if you have significant trip or fall hazards such as dangerous steps or stairs, poor fire safety such as dangerous electrics or a smoke alarm that doesn't work, a leaking roof etc. If you rent your home they can liaise with your landlord. In Tonbridge contact the Housing Team on 01732 876067, 876395 or email housing.services@tmbc.gov.uk privatesectorhousing@tmbc.gov.uk

Home Improvement Assistance and Warm Homes Assistance

If you own your home your local council can advise on funding available to improve your housing conditions and may be able to help fund works in your home to reduce those hazards if you are on a low income such as income-related benefits. Funding of up to £10,000 may be available, subject to availability. You should not be in Council Tax arrears and the assistance is repayable if you sell your home. In Tonbridge contact the Housing Team on 01732 876067 or email housing.services@tmbc.gov.uk

West Kent Hospital Discharge Scheme (Handy Heroes)

Based in Tunbridge Wells Hospital. Work with patients to help ensure their home is suitable for them to leave hospital. The service provides a detailed home assessment, advice on home adaptation funding and financial assistance along with access to the Handy Hero team who can react quickly to requests for small home repairs, moving furniture or work to prevent further accidents, reducing the risk of a hospital re-admission. They can move large items of furniture such as beds, wardrobes and chests of drawers including moving beds downstairs if you can no longer manage stairs. Tel: 01732 227000 and ask for Handy Heroes. The West Kent Hospital Discharge Scheme covers Sevenoaks and Tonbridge

Social housing

Age UK

You can get publications on council and housing association housing by ringing Age UK Tel: 0800 169 6565.

Kent Homechoice

Manage the social housing register (council housing waiting list) on behalf of local authorities and housing associations. You can also approach your local housing association to get on it. Web: www.kenthomechoice.org.uk

Your local council

If you are having difficulty joining the housing register (waiting list) free confidential advice is available from your local council. In Tonbridge contact the Housing Team on 01732 876067 or email housing.services@tmhc.gov.uk

Supported housing

Avenues Group

Supported living and housing for people who have learning disabilities, autism, acquired brain injuries, challenging behaviour and/or other multiple/complex needs. Tel: 0300 323 0405 Email: info@avenuesgroup.org.uk Web: www.avenuesgroup.org.uk

Kent Social Services

If you need supported housing to live an independent life ask the Supported Housing Team for an assessment. Tel: 03000 416161 Email: social.services@kent.gov.uk Web: www.kent.gov.uk

Lookahead

Homelessness advice and supported housing for people with mental health needs, learning disabilities and autism. Tel: 020 7368 4600 Email: getintouch@lookahead.org.uk Web: www.lookahead.org.uk

Rethink

Supported housing for people with mental health problems. Tel: 01732 742351, 01215 227007 Email: info@rethink.org Web: www.rethink.org

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