

## Financial Help Towards Service Charges (ref 56)

- 1.** The source of financial help towards service charges will depend on whether you rent or own your property.
- 2.** Some services are specifically excluded from Housing Benefit, Local Housing Allowance, Income Support and Pension Credit. These are:
  - food, including prepared meals
  - sports facilities
  - TV rental, licence & subscriptions
  - Transport
  - Personal laundry
  - Emergency alarms
  - Medical costs, and nursing and personal care
  - Counselling and support services
- 3.** If you own your property and have to pay a service charge, you can get help with this through Income Support or Pension Credit, if you qualify in the ordinary way. If you have to pay house insurance under the terms of your lease, you can get help with this. Any services you arrange yourself (eg water supply) are not covered.
- 4.** Service charges to cover minor repairs and maintenance are covered. However, larger repairs and improvements are not covered if they are the sort of jobs for which you can be paid interest on loans you take out to pay for them. Examples of this sort of work are: provision of a bath and sanitary systems, repairs to heating systems, damp-proofing, adaptations for the disabled etc. These services may be eligible for Disabled Facilities Grant subject to eligibility criteria.
- 5.** If you rent your property you can get help from Housing Benefit towards service charges as long as they are eligible charges. If the local council feel that service charges are excessive, they can base benefit on an amount they feel is reasonable.
- 6.** If you are claiming Local Housing Allowance the same general rules apply but your allowance is based on the 'gross' allowance without any additions being made for extra service charges.
- 7.** If your rent includes personal fuel charges, your HB or LHA will be reduced either by the actual amount charged, or by set amounts if the landlord does not specify how much is attributable to the fuel costs. Communal charges in shared accommodation are HB eligible. For more information on this, see *Quick Brief Non Rental Charges to Tenants* (ref 20).
- 8.** If you are in a shared ownership property help towards service charges can be paid either through HB or Income Support/Pension Credit depending on the agreement you have. If the landlord has kept responsibility for repairs and maintenance, you can claim HB towards these costs if they are eligible charges.

If you require further information or have other queries contact Housing Options.

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