



THE SUPPORT CHARGE IN RENTED SHELTERED HOUSING

If you move into rented sheltered/retirement housing where there is a scheme manager (warden) and/or an emergency alarm service, there is likely to be a Support Charge and a Rent & Service Charge. These charges cover the costs of maintaining the accommodation and providing the services. The landlord is responsible for informing you how much the charges are and what services they cover.

Rent & service charge

This charge covers housing management costs such as

- Rent
- Rubbish disposal
- Heating, cleaning, & lighting of communal areas
- Fire alarm system
- Lift maintenance
- Caretaking

If you have a low income and little capital, Housing Benefit can help pay for the rent and service charge but it does not cover gas electricity and water rates.

Support charge

This charge covers the support services provided by the Emergency Alarm Service and/or the Scheme Manager. These services can include emergency help, emotional advice and support, advice about benefits, and help with social or other leisure or learning activities. The charge does not cover personal care services provided by Social Services, such as help with dressing, shopping, meals or preparation of meals, which are charged for separately.

Since 2003, the government has provided councils with funding to help pay for local support services like sheltered housing. This is called “Supporting People” funding. Local partnerships including the Council, local Health & Probation have to decide together which support services are needed locally, and they are then responsible for

monitoring the quality and performance of these services to ensure that they meet the needs of residents. This means that the residents must be consulted about the effectiveness of the service, and all the service providers are required to have a complaints policy.

How will the support charge affect me if I move into rented sheltered/retirement housing?

This will depend on your financial situation.

- If your total savings are over £20,000 you will be expected to pay the full Support Charge.
- If you are on a low income, and are eligible for either full or partial Housing Benefit, the Supporting People fund will pay all the Support Charge for you. You will not have to pay the charge, as long as you receive Housing Benefit. All that will be needed for your Support Charge to be paid, is confirmation to the local Supporting People team of your entitlement to Housing Benefit.
- If you are not eligible for Housing Benefit, you have the option of applying for a reduction or exemption of the Support charge if your total savings are less than £20,000. If so, first consider applying for Housing Benefit, as you might be entitled to it. If you are not entitled, then you can apply for a Fairer Charging Financial Assessment by your Local Authority.

What happens when I apply for a financial assessment for the support charge?

- Each Local Authority will have its own arrangements, although they must comply with the Department of Health's policy and guidelines for "Fairer Charging". You would be asked to complete a financial assessment application form, which asks various questions about your financial circumstances. Although you don't have to answer all the questions, it is in your interests to do so because an unanswered question may not leave enough information to assess your application.

- There will be various questions about your income, savings and expenditure, but the value of your personal possessions is not taken into account.
- If you also have to pay for home care services arranged by Social Services, and find it difficult to pay all the costs, you should apply for the financial assessment. The same assessment covers home care and support charges, so both charges will be taken into account at the same time.

Questions to ask the landlord if you're considering moving to sheltered housing

- What is the rent and services charge, and what does it cover?
- Is there a separate Support Charge & what does it cover? (Hours of work and role of the Scheme Manager : how does the emergency alarm system operate ?)
- Is the accommodation covered by the Supporting People grant?
- If it is, how are residents consulted about the service & how can they have a say in how the service operates?

Questions to ask the local council about help with the support charge

- What is the maximum amount of savings for someone to have in order to get financial help with a) Housing Benefit, and b) the Support Charge and how can you apply for financial help with both?

Note: a prospective landlord may have this information, as well as application forms for Housing Benefit and the Fairer Charging Assessment.

Note: Some organisations like small Almshouses, local charities, and private rented housing have chosen not to seek subsidy from & inclusion in the local Supporting People arrangements and do not have a Support Charge. This can be for various reasons, for example they may have large reserves of funding that allow them to keep their charges low. Sheltered Housing owned by housing associations and local councils will be included in the local Supporting People arrangements.

Where can I find out more about Supporting People & the Support Charge?

- Contact the Scheme Manager, landlord or managing agent of any property you have been offered or are interested in.
- Contact the local council, and ask for the Supporting People team
- Contact the Governments Supporting People Helpline at the Office of the Deputy Prime Minister on 020 7944 2556 or www.spkweb.org.uk for enquiries related to England.
- Contact the Supported Housing Branch of the Welsh Assembly on 029 2082 5111 for enquiries related to Wales, or www.housing.wales.gov.uk.
- Contact the Scottish Executive on 0131 244 5524 for enquiries related to Scotland, or www.scotland.gov.uk/housing/supportingpeople.
- Contact the Northern Ireland Housing Executive on 028 9031 8413 for enquiries related to Northern Ireland, or www.nihe.gov.uk/sp/spsupportingpeoplestrategy.
- Contact the Department of Health about the Fairer Charging Policy for Local Authorities on 0207 210 4850 or www.dh.gov.uk.

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