



## Help at home

Couldn't we all do with some help at home? Hiring someone in the black is tempting, it's also very risky. First of all, you cannot employ someone without a visa and a work permit. Secondly, you must take out insurance to cover household staff, or an injured helper could sue you. And most importantly, you have to pay social security and withhold tax. It is not only the helper who is taking risks.

The good news is that there are legal ways to get help at home. Here are two of them with a minimum of administrative hassle.

If you want to keep things simple, you can use service vouchers, the "titres-service". First you register with Accor TRB (tel. 02.678.28.79 or [www.dienstencheques.be](http://www.dienstencheques.be)). Accor TRB runs the system and gives you a user number. There is no registration fee. You can then order vouchers, in batches of ten. Don't order too many at one time, because they are only valid for eight months. They cost € 6.70 a piece. You give your helper one signed voucher for each hour's work.

On the website you will find a good explanation of the system, and the list of admitted companies. That is where you can find your household help. Or if you already have someone, you may want to convince your cleaner to register with one of these companies. They are the cleaner's official employer and take on all the administration. They collect the vouchers, prepare the pay slips, pay the salary, tax and social security and even a small travel allowance. And they have industrial injuries insurance that covers accidents in your house.

A 'clean' cleaner is not only safer, he's also cheaper. Every year, Accor will send you a certificate to be filed with your tax return. That gives you a tax credit of 30 % of the purchase value of the vouchers, with a maximum of € 2,310 in vouchers. That means that the first 344 vouchers only cost € 4.69 instead of € 6.70. When you and your partner (or spouse), are entitled to that tax credit, we are looking at 13 hours per week. If you need more hours, you can pay with vouchers, at the full cost of € 6.70. And that is still less than what you would pay in the black; the going rate is € 7 or 8.

Everyone benefits, and in particular the household helpers. They earn € 9 per hour. That is more than they receive in the black, but they pay tax. They also earn social security benefits: pension rights, unemployment benefit, etc. The reason is that the government tops up the salary and pays the social security contributions.

Service vouchers can only be used for household help. That is cleaning, laundering, ironing, cooking and some sewing, shopping or driving elderly people, but only for the family. He is not allowed to clean your office, even in your house, or wallpaper or paint your house. Gardening and childcare are not included either, yet.

Some companies have started organizing household help for their employees. They hire a gardener or a cleaner who comes to your house to do your cleaning and ironing. The cleaner is on the company's payroll and the cost is tax deductible for the company. And for you it is a fringe benefit, but a tax efficient one. It is valued at € 5,950 for a full time household helper or gardener. So if the cleaner comes one day a week, the fringe benefit is not even € 1,200 a year. And on that benefit, you will only pay some € 700 in social security and tax.



Of course, if you have your own company, this might be an idea to explore. The company pays the employment cost before company income tax. And you pay a little tax for the privilege of having your own household help.

All you have to do now is find the right person for the job.

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2 March 2006