

Frequently Asked Questions

What is the Nursing Homes Support Scheme?

The Nursing Homes Support Scheme, commonly referred to as the Fair Deal Scheme, provides financial support towards the cost of long-term nursing home care.

Under the scheme, people who need nursing home care have their income and assets assessed, and then make a contribution towards the cost of their care based on their assessment. The HSE will pay the rest, if any, of the costs of their care in designated public and approved private nursing homes covered under the scheme.

People can choose care in any of the nursing homes included in the scheme provided that the nursing home can cater for the person's particular needs and that it has a place available for the person. As the budget for this scheme is fixed each year, at times a waiting list for financial support may be in place.

Who can apply for the scheme?

Anyone who may need long-term nursing home care can apply. You must be ordinarily resident in the State, which means that you have been living here for at least 1 year or you intend to live here for at least 1 year.

How does the application process work?

There are 2 parts to the application process: a Care Needs Assessment and a Financial Assessment.

The Care Needs Assessment is carried out by healthcare staff e.g. Doctors, Nurses, Social Workers, and looks at your healthcare needs and your family and social supports. The outcome will show if you need long-term nursing home care.

If the Care Needs Assessment shows that you need long-term nursing home care, the Financial Assessment will work out the amount that you will pay towards the cost of your care and the amount that the HSE will pay.

The amount that you pay for your care depends on your income and the value of your assets, including assets transferred within 5 years of your first application. People who have less income/assets pay less and people who have more income/assets pay more.

No-one will pay more than the cost of their care.

What financial support does the HSE offer?

There are two types of financial support available under this scheme; State Support and a Nursing Home Loan (Ancillary State Support).

State Support:

Your income and assets are assessed and your weekly contribution is worked out. The HSE will pay the rest of the weekly cost of your care, this is called State Support.

Nursing Home Loan (Ancillary State Support):

This is an optional extra feature of the Nursing Homes Support Scheme for people who own property/land-based assets in the State.

Instead of paying your full weekly contribution for your care from your own means, you can choose to apply for a Nursing Home Loan, to cover the portion of your contribution which is based on property/land-

based assets within the State. The HSE will then pay that portion of your cost of care on top of your State Support payment.

The loan is paid back to the State after the sale of all or part of the asset or your death, whichever occurs first. Repayment of the loan is made to the Revenue Commissioners. In certain cases, repayment of the loan can be deferred, and you can read more about this in the Information Booklet.

This part of the scheme is designed to protect people from having to sell their home during their lifetime to pay for nursing home care.

How can a you qualify for the 3 Year Cap on Relevant Farms and Businesses?

The 3-year cap on relevant farms and businesses is an additional support designed to extend the availability of the 3-year cap to relevant family owned and operated farms and business assets.

Successful applicants for State support are required to pay a portion of their assessable income and a portion of the value of their assets towards their care. A 3-year cap is available on contributions to the Scheme to relevant family-owned and operated farm and/or business assets in cases where a family successor commits to working the farm or business.

The 3-year cap is available **when a family successor is appointed to run the farm or business for 6 years from the date of appointment**. The approval of the 3-year cap will result in the creation of a charge in favour of the HSE in respect of chargeable assets.

Conditions for the appointment of a family successor

1. The person who needs care has been determined by the HSE as needing nursing home care.
2. The person who needs care has had their financial assessment under the Scheme determined.
3. The person who needs care or their partner falls into one or more of the following categories:
 - They have an interest in a farm
 - They have an interest in a relevant business
 - They had an interest in a farm which is a transferred asset
 - They had an interest in a relevant business which is a transferred asset
4. The person who needs care has declared to the HSE in a statutory declaration that, in relation to the specified asset, for a period of 3 years (which period need not be continuous) during the period of 5 years ending on the day on which they began receiving care services, a substantial part of the working time of the person who needs care, the proposed family successor, a person appointed as a family successor or the partner of the person who needs care, was regularly and consistently applied to running the family asset.
5. If all or part of the specified asset is a transferred asset,
 - It became a transferred asset on its transfer by the person who needs care or their partner to the proposed family successor
 - It continues to be held as a transferred asset by the proposed family successor and
 - The proposed family successor undertakes by way of a statutory declaration to repay any sums for which they may become liable for as a result of non-compliance with the requirements of the Scheme.
6. The proposed family successor must declare by way of a statutory declaration that if appointed as family successor that a substantial part of that person's normal working time will regularly and consistently be applied to running the family asset for 6 years beginning on the date of appointment.
7. That where the asset is not a transferred asset the person who needs care, his or her partner and any other owner of the asset consent to the creation of a charge in favour of the HSE.
8. That where the asset is a transferred asset the person who needs care and any other owner of the asset consent to the creation of a charge in favour of the HSE.

For more information click [here](#).

Who can be a Family successor?

A family successor must be 18 years or older, the partner of the person who needs care, or a relative of the person who needs care, or of their partner, or a son-in-law or daughter-in-law of the person who needs care, or their partner.

A relative is defined as a parent, step-parent, child, grandchild, brother, step-brother, sister, step-sister, uncle, aunt, nephew or niece of the person.

In the case of an asset that was transferred, the person to whom the asset was transferred may be appointed as a family successor provided, they continue to hold the asset specified in the application and undertake by way of statutory declaration to repay any sums for which they become liable by virtue of the requirements of the Act.

If I am in care under the scheme before the 20th October can I qualify for the 3-year cap?

Yes, farmers in care under Fair Deal before 20th October 2021 can still apply for the 3-year cap if they fulfil the qualifying conditions.

You can apply by completing section 7 in the application form to your local Nursing Homes support scheme office before 20 April 2022.

Do I pay the same contribution for as long as I am in nursing home care?

If you are approved for financial support under the scheme, you will pay the same contribution provided that your circumstances remain the same. The HSE can review, either at your request or on its own initiative your care needs, financial assessment or the amount of the nursing home loan. You can read more about this in the information booklet.

If my circumstances change?

You must advise the HSE within 10 working days if you or your partner's circumstances change, as your financial support may be affected e.g., if your spouse/partner dies or you or your spouse/partner sell your property.

Failure to advise the HSE may result in an overpayment of State support which must be repaid to the HSE. If a person does not notify the HSE of a change in circumstances, he/she is guilty of an offence and is liable for a summary conviction to a fine not exceeding €1,000.

What is the cost of nursing home care?

The National Treatment Fund has agreed on maximum prices with registered nursing homes. You can see the maximum prices of approved nursing homes here (this is not the amount you will pay and should be used as a guide):

[Voluntary and private nursing homes costs](#)

[Public nursing homes costs](#)