



# Fair Deal Proceeds of the sale of the main residence

## What is Fair Deal?

The Nursing Homes Support Scheme known as Fair Deal, provides financial support for people who need long term residential care. The amount you pay towards your nursing home fees depends on your income and assets.



If you have little income and assets, you pay less. If you have more, you pay more.

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## Financial assessment and the 3 year cap

As part of the financial assessment under Fair Deal, you will contribute 7.5% of the value of certain assets each year towards the cost of your care for a maximum of 3 years. This is known as the '3-year cap'.



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## What happens after 3 years?

Your home will automatically be removed from your financial assessment after you have been in care for 3 years. You do not need to do anything.



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## Selling your home while in care

From 20 October 2021 if you choose to sell your home while in nursing home care the net proceeds of the sale can qualify for the 3 year cap and will be an allowable deduction on your financial assessment.



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## People in care under Fair Deal before 20 October 2021

People in care under Fair Deal before 20 October 2021 who sold their home while in nursing home care can apply for the 3 year cap on the net proceeds of the sale of their home. To request a review please provide details of the sale to your local nursing homes support scheme office.





## Financial assessment and the 3 year cap

As part of the financial assessment under Fair Deal, you will contribute 7.5% of the value of certain assets each year towards the cost of your care for a maximum of 3 years. This is known as the '3-year cap'. Farmers and businesses owners need to apply to have a farm or business included in the 3-year cap. For your application to be successful you need to meet some conditions. These conditions include:



- You must apply to us to appoint your family successor
- Your successor will commit to running the farm or business for at least 6 years
- Your farm or business must have been actively run by you, your partner or your proposed family successor for at least 3 of the last 5 years
- A charge in favour of the HSE will be placed on the chargeable property of a business or farm

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## Appointing a family successor

You need to apply to us using the Fair Deal application form to appoint your family successor. Information on who can be a family successor, the conditions to be met and the supporting documents you need to send us is on section 5 of [www.hse.ie/nhss](http://www.hse.ie/nhss)



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## People in care under Fair Deal before 20 October 2021

People in care under Fair Deal before 20 October 2021 can still apply for the 3 year cap under the old guidelines (if they have not done so already). This should be done by 20 April 2022.



To qualify under the old guidelines, you will need to provide the following to your local nursing homes support scheme office:

1. Evidence that you suffered a sudden illness or disability which caused you to need long term nursing home care, and
2. Evidence that you or your partner was actively engaged in the daily working of the farm or business up until the time of the sudden illness or disability, and
3. Certification by a family successor that they will continue to work the farm or business.