

Documents you need to send with your completed Nursing Homes Support Scheme Application Form

What you need to do

By law, to apply for the Nursing Homes Support Scheme you must tell us about your income and assets. As well as your completed application form, you must send us proof of your income and assets so that we can calculate your weekly contribution towards the cost of nursing home care. This is called a financial assessment.

This following information explains what you need to send us. To help you navigate, we have broken down this information into three main sections. These parts relate to three different parts of the financial assessment.

- 1) Income (Part 3A of the Application form)
- 2) Cash assets (Part 4A of the application form)
- 3) Non-cash assets (Part 4B of the application form)

(Each of these sections explains what we mean by the three points above – as well as the types of deductions that you might be able to qualify for).

Section 4 is about Ancillary State Support (known as the Nursing Home Loan). This section tells you which additional documents you need to send if you are applying for the loan. It relates to Part 6 of the application form.

Need help?

We understand that applying for the Nursing Homes Support Scheme can be complicated, and you may need some advice when completing your application. If you need help, please contact your local nursing homes support scheme office, <https://www2.hse.ie/services/fair-deal-scheme/contact-a-nursing-homes-support-office.html> or telephone HSE Live on 1850 24 1850. You can also find more detailed information on <https://www2.hse.ie/services/fair-deal-scheme/about-the-fair-deal-scheme.html>

1. Income (part 3A of the Application Form)

Please note: If income is paid directly into your bank account, you need to give us bank statements for the last six months **as well as** the documents listed below.

Department of Employment Affairs and Social Protection pension or allowance: If your State pension is paid into the bank we will accept bank statements showing weekly payments. If not, please give us a recent An Post receipt or a letter from the Department of Employment Affairs and Social Protection stating the pension amount.

Non-Irish pension: If you get social security (pension) payments from another country, please give us the most recent payslip **or** a letter from the social security agency stating the amount paid. If your non-Irish social security pension e.g. UK DSS pension is paid into the bank we will accept bank statements showing payment of same.

Occupational pension: Please give us your most recent payslip, Employment Detail Summary from Revenue (formerly P60) or certificate of earnings.

Employment, trade, profession or vocation (including part-time work): Please give us **one** of the following:

- a recent payslip
or
- a Revenue Notice of Assessment (this is the document from Revenue that shows how much tax you must pay),
or
- a Revenue Notice of Self-Assessment and a copy of your latest tax return.

Rental income (in the State and elsewhere): We need a copy of the rental agreement **and** the latest Notice of Assessment from Revenue. If you have rental property outside the State, we also need this information.

Income from a directorship: We need a statement from the company (or companies) giving:

- the registered name of the company
- the registered number of the company
- the percentage of voting rights you control

- copies of accounts of these companies for the previous tax year
- An end of year statement from Revenue if you get a salary from the company.

Income from fees, commissions, dividends or interest: Please give us a statement or certificate of interest or dividends (money paid regularly (typically annually) by a company to its shareholders out of its profits or reserves paid by the financial institution).

Income from a settlement, covenant, estate or maintenance payment: We need proof of the income received from these items including the source and the amount. If you get maintenance payments, we also need a copy of the Maintenance Agreement by Court Order stating the amount of maintenance you receive each month.

Income from royalties and annuities: Please give us a copy of the Notice of Assessment from Revenue.

Transferred income: This is any income which you may have transferred to someone else in the past five years. We will need a legal document such as a signed affidavit setting out the amount of money and the date it was transferred.

Farm or business income: We need a copy of your accounts for the previous tax year or a Revenue Notice of Assessment. If you rent out property, land or a farm, we need documentation showing this income. We also need documentation showing Department of Agriculture grants.

Other income: If you have income from any other source, please give us details and relevant documents showing this income.

Deductions we can make to your income (Part 3B of the Application Form)

There are deductions allowed in relation to income. Read the types below and see which, if any, apply to you.

Health expenses:

We can deduct a range of health expenses when calculating your weekly contribution. These expenses must meet Revenue guidelines on qualifying health expenses.

The full list of allowable expenses is available in the Revenue Commissioners "*Tax and Duty Manual – Health Qualifying Expenses*" which is available at the following link:

<https://www.revenue.ie/en/personal-tax-credits-reliefs-and-exemptions/health-and-age/health-expenses/what-are-qualifying-expenses.aspx>

In order for us to deduct health expenses when calculating your weekly contribution:

- Prescription Charges: If you paid the medical card prescription charge, or part of the cost of your medicines through the Drugs Payment Scheme, please give us a statement from your pharmacist for the last 12 months*.
- For all other qualifying health expenses, please provide a list of these for the last 12 months* including the following details and documentation;
 1. Details of the health expenses
 2. Amount spent by you and / or your spouse / partner
 3. Evidence of payments (receipts)
 4. Evidence of prescription by a Registered Practitioner (where applicable).
 5. Income tax relief which may be claimed (20% is the standard rate as at January 2020). Example Health Expenses in 2019 were €100, deduct 20% tax relief (€20), the allowable deduction will be €80 for the year.
 6. If you are not liable for income tax, please state this.

Please provide details of any refund which has been paid or is due to be paid to you from a health insurance provider.

*The HSE will consider health expenses for the previous tax year rather than the 12 months prior to application if you have claimed tax relief and wish to be assessed on that basis. If this is your preferred option you can give us an End of Year Statement (formerly P21) from Revenue

If you are unable to access Revenue's website for information on what is included on the list of qualifying health expenses, please contact your local nursing homes support scheme office for assistance.

Interest on mortgage repayments: Please give us a current mortgage statement showing how much is left on the mortgage and your weekly or monthly repayments.

Rent payments: If you pay rent, please give us:

- an up-to-date copy of your tenancy agreement, or
- rent receipts, or
- a copy of your rent book.

If you rent a local authority property, please give us either:

- a letter from the local authority showing how much you pay each week, or
- copy of the rent receipt, if you pay through the post office.

If your rent is reduced because either you or your spouse or partner is admitted to a nursing home, you must tell us.

Maintenance payments: please give us a copy of the current maintenance agreement and proof of payment (such as a letter from your former spouse confirming the amount and how often they receive it).

Property tax: Please give us proof of payment / evidence of your liability for this.

Dependent children: If you have a child under 21 or in full-time education, and have expenses relating to maintenance, child care or education of the child, please give us details of these expenses.

2. Your cash assets (Part 4A of the Application Form)

Cash assets include your savings, stocks and shares, transferred cash assets, bonds, securities, monies held in financial institutions or money you have lent to another person that is repayable to you.

Savings and deposits: We need statements for each account for the last six months, showing the name of the financial institution, your name and the account number.

Stocks, shares (including shares in a creamery or co-op), bonds, prize bonds, securities and other financial instruments: Please give us a statement showing the number of shares and so on, and their current market value in euro.

Transferred cash assets: This is money or shares which you have transferred to someone in the last five years. Please give us a statement showing the date and the amount transferred.

Other cash assets: This includes any other assets like a pension fund, for example, if you have an Approved Retirement Fund (ARF). Please give us:

- The last annual benefit statement
- a copy of the ARF policy document (the rules of the policy)
- a current statement of fund value, surrender or encashment value

Deductions we can make to your cash assets

There are two types of deductions to cash assets – borrowings and qualifying redress payments. Read about these and see which, if any, apply to you.

Borrowings: We need an up-to-date financial statement and loan agreement confirming the amount you still owe and the purpose for which you borrowed the money.

Qualifying redress payments: If you received a redress payment from one of the schemes listed below, we can disregard this from your cash assets. You must give us a statement from the relevant State body showing that your cash assets include one of the qualifying redress payments.

The relevant redress payment schemes are:

- Redress for Women in Certain Institutions Act 2015
- Health Repayments Scheme Act 2006
- the Lourdes Hospital Redress Scheme 2007
- the Lourdes Hospital Payment Scheme
- the Surgical Symphysiotomy ex-gratia scheme
- payments made to someone under the Conterganstiftung für behinderte Menschen in respect of a disability caused to that person by Thalidomide.

3. Relevant non-cash assets (Part 4B of the Application Form)

The financial assessment also takes into account your non-cash assets such as your home and any other property you may own.

Principal residence: This refers to your home. If you own, part-own or have a life interest in your home, please give us a current valuation from a registered auctioneer or valuer. If you have a right of residence only, we need a legal document that states this.

If you rent your home, please give us a copy of the rental agreement.

Other properties (such as houses, land, buildings or overseas properties): We need a current valuation from a registered auctioneer or valuer for each property.

Farms and businesses: Please give us:

- a current valuation of the farm or business premises
- trading profit and loss account, capital account and balance sheet for the previous year.

Transferred assets: If you have sold or transferred a house, farm, business or other non-cash asset in the last five years, please give us proof of the:

- date of transfer
- market value at the time of transfer
- amount you received from the sale or transfer
- details of who the transfer was made to

Deductions we can make to relevant non-cash assets

There is one deduction you may be able to make to your relevant non-cash assets – borrowings. Read the text below and see if this is an option for you.

Borrowings: If you have borrowed money to buy, repair or improve a property, please give us a statement from the financial institution confirming the purpose of the loan and the amount still owed.

If you have taken out a life loan (equity release loan) to buy, repair or improve a property, you must give us a statement from the financial institution showing the date the loan was taken out and the original amount borrowed. If you are applying for Ancillary State Support (the nursing home loan) you will also need to send us a copy of the Terms and Conditions of the Life Loan, the written consent of the loan provider to the creation of a second charge in favour of the HSE and an up to date statement (within the last 6 months) on the amount owing on the Life Loan.

Ancillary State Support – (Part 6 of the Application Form)

Ancillary State Support is also known as the Nursing Home Loan and is an optional part of the scheme. It is a loan given based on the value of your property and must be repaid after death **or** if the property is sold or transferred to another person.

If you are applying for the Nursing Home Loan, we will need additional documents from you. There is more information on where to get these documents below. In essence, though, you must give us proof that you own the property. This can be:

- the folio number
- a copy of the land registry
- a copy of the lease if the property is leasehold

Representing the applicant and signing the loan application for them?

If you represent the applicant and are signing the loan application on their behalf, you must give us a copy of your certificate of appointment as a Care Representative or Registered Enduring Power of Attorney or Committee of a Ward of Court.

The following information will help you to get the documents we need to progress the Nursing Home Loan application.

Deeds and leases: You may be able to get these directly from the applicant or their spouse as many people keep them in their home or with their bank, building society or family solicitor.

If you have problems finding your deeds or leases, contact the Registry of Deeds at 01-871 6525 or email rodquery@prai.ie for help. Please make sure to get all documents associated with the deeds including indentures,

leases, transfer orders and conveyances.

If the deeds are lost, you can get a Memorial of Deeds and the associated documents from the Registry of Deeds office.

Charges (mortgage, loan, judgement or other charges): If there is a mortgage, loan or judgement registered against the property, please give us **one** of the following:

- an up-to-date statement from the bank or building society
- a letter from the bank or building society confirming that the mortgage has been fully repaid.

Death certificate: To get a copy of a death certificate, you can do one of the following:

- visit any Civil Registrar's office (births, deaths and marriages offices)
- apply online at www.hse.ie
- Call the National Registers Office on 01-863 8200.

Separation or divorce agreements: If you are legally separated or divorced, we need a copy of the separation agreement.

For more information on the Nursing Homes Support Scheme, please visit www.hse.ie.

If you need help to complete your application, please contact your local Nursing Homes Support Scheme Office, or HSE Live on 1850 24 1850.