

NURSING HOMES SUPPORT SCHEME

Your Fair Deal Preparation Pack

A step-by-step guide to completing the application,
built around your answers.

PREPARED FOR

Mary

DATE

28 October 2026

REFERENCE

FD-5A3C1E00

Keep this pack beside you while you fill in the official form. Work through it in order.

AT A GLANCE

Your situation and the road ahead

This pack turns the long official application into a set of ordered steps built for your situation. Where it says **the form**, it means the official Nursing Homes Support Scheme application. Your online tracker fills it in for you from plain questions, and the current form is also at www.fairdeal.ie/nhss-form-v4.pdf. The pack does not replace the form. It tells you how to complete it and what to send with it, so nothing is missed and funding is not delayed.

What you told us

WHO IS APPLYING The applicant, signing their own form	MARITAL STATUS Single, widowed or separated
FAMILY HOME Owned, included in the assessment	NURSING HOME LOAN Yes, to defer the home portion

The four figures that matter

80% of weekly income goes towards the cost of care	7.5% of savings and assets a year, after the allowance	€36,000 savings allowance for a single applicant	22.5% the most ever charged against the family home
--	--	--	---

The HSE works out the contribution from the figures you give. You do not need to calculate it yourself.

Your four stages

1 Start the care assessment Ask the GP or public health nurse	2 Gather documents Use the checklist in section 7	3 Complete the form Follow sections 2 to 6	4 Post and follow up Ring the office a week later
---	---	--	---

1

BEFORE THE FORM

Do these first

These start the clock. Do them this week, before you sit down with the form.

1. Ask for the Care Needs Assessment. Ask the GP or public health nurse to arrange it. The HSE organises the assessment, but asking early moves it along.

2. Have the form filled in for you. In your online tracker, choose **Fill in the form**. It asks plain questions, in small pages, by typing or by voice, and fills in the official HSE form for you to print and sign. If you would rather write it by hand, the current form is at **www.fairdeal.ie/nhss-form-v4.pdf**. Your tracker also shows your local Nursing Homes Support Office.

TIP

Use only the current version of the form. Older printed copies are sometimes still in circulation and may be returned.

2

FORM PART 1

The applicant

Fill in Mary's full name, address, PPS number, date of birth and contact details.

Marital status: give it exactly as it is. As a single, widowed or separated applicant, the assessment is based on Mary's own figures alone, with a **€36,000 allowance** set against savings.

3

FORM PART 2

Who is applying on their behalf

Mary is signing their own form, so this part is light. Confirm that no one is acting on their behalf and move on.

IF THIS CHANGES

If a family member ends up signing for the applicant, they will need legal authority to do so, such as an enduring power of attorney or a decision-making representative. Reply to the email this pack came with and we will tell you what changes.

4

FORM PART 3A

Income

List every source of income:

- State pension
- Occupational or private pensions
- Any social welfare payments
- Rent from any property, including the family home if it is rented out

GOOD TO KNOW

If the family home is rented out, the rent may be assessed at a **lower rate**. The home must be registered with the Residential Tenancies Board, and there is a separate Principal Private Residence Rental Income form to send in.

For each source you will need a recent statement or letter showing the amount. The checklist in section 7 lists exactly which.

The contribution from income is **80% of Mary's weekly income**. You do not calculate this yourself; the HSE does it from the figures you give.

5

FORM PART 3B

Assets and savings

List everything below, including accounts with small balances:

- Cash, bank and credit union accounts
- An Post and State Savings
- Shares, bonds and prize bonds
- Any life policy with a cash value
- Any ARF or other pension fund
- Money lent to someone that is due to be repaid

The contribution from assets is **7.5% of their value a year**, after the €36,000 allowance.

WATCH OUT

The HSE reviews six months of statements for every account. Large movements of money will be queried, so be ready to explain any.

6

FORM PARTS 3C AND 5

The family home

The home is counted for three years only, so the most ever charged against it is **22.5% of its value**.

You will need a **Certificate of Market Value** from a registered auctioneer or valuer, stating the current value of the home. An informal estimate is not enough.

The nursing home loan

You have chosen the nursing home loan, which defers the property portion of the contribution until after death. For the loan you will also need:

- The folio number, or a copy of the deeds, and the lease if the home is leasehold
- Confirmation of who holds the deeds, usually the bank or a solicitor
- If there was ever a mortgage, a letter from the lender confirming it was repaid in full

SAVE TIME

Apply for the loan at the same time as the main application. It takes longer, because the property has to be identified on the register.

7

DOCUMENT CHECKLIST

What to send with the form

Gather everything before you post the application. Missing documents are the main cause of delay. Tick each item as you put it in the envelope.

Identity	WHY IT IS NEEDED
☐ Mary's PPS number	On any Revenue or social welfare letter.
☐ Your contact details as the person helping	The form has a section for a relative or friend helping with the application.

Income		WHY IT IS NEEDED
☐	Proof of the State pension	If it is paid into a bank account, the six months of bank statements showing the payments are enough. If it is collected at the post office, a recent An Post receipt or a letter from the Department of Social Protection.
☐	Latest Revenue End of Year Statement (formerly P21) or Notice of Assessment	Confirms income and tax paid for the year.
☐	Six months of bank statements if any income is paid into a bank account	The HSE asks for these alongside the income documents.
Savings and investments		WHY IT IS NEEDED
☐	Six months of statements for every bank and building society account	Every account, including ones with small balances. Large movements will be queried.
The family home		WHY IT IS NEEDED
☐	Certificate of Market Value for the home	From a registered auctioneer or valuer. An informal estimate is not accepted.
☐	Folio number, or a copy of the deeds, and the lease if the home is leasehold	Proof of ownership, so the HSE can register the nursing home loan charge. Lost deeds can be copied from the Registry of Deeds.
☐	If there was ever a mortgage on the home: a letter from the lender confirming it was repaid in full	An old charge left on the folio holds up the nursing home loan.
☐	Deeds, or confirmation of who holds them	Usually the bank or a solicitor.
Costs that can be deducted		WHY IT IS NEEDED
☐	Pharmacy statement for the last 12 months	Prescription charges and Drugs Payment Scheme costs can be deducted.
☐	Receipts for other health expenses in the last 12 months	With a list of each expense and who paid it, proof of prescription where needed, and any refund from health insurance. If tax relief was claimed, a Revenue End of Year Statement can be used instead.
☐	Proof of Local Property Tax payment	Levies required by law can be deducted.

Only if these apply	WHY IT IS NEEDED
☐ Separated or divorced: the separation agreement or divorce decree	The HSE asks for proof.
☐ Widowed, and the home was in joint names: a copy of the late spouse's death certificate	Needed to show ownership for the nursing home loan.
☐ Any other loan: an up-to-date statement and the loan agreement	Showing what is owed and what the money was for. It can be deducted.
☐ Money lent to someone that is due to be repaid: the amount and who owes it	It counts as savings.
☐ Maintenance paid to a former spouse: the agreement and proof of payment	It can be deducted.
☐ A child under 21 or in full-time education: their maintenance, care or education costs	They can be deducted.
☐ A State redress payment: a statement from the body that paid it	Qualifying redress payments are not counted as savings.
☐ A co-decision-making agreement: the co-decision-maker signs Part 7 with the applicant	Without both signatures the form is not complete.

FINAL CHECKS

8

Before you post it

Final steps	WHY IT IS NEEDED
☐ Photocopy the whole application and everything with it	The HSE may ask for items again. Keep the copies.
☐ Name a nursing home with a place available	Approval is not tied to a home, but the HSE needs one named before funding is paid.
☐ Send it to the Nursing Homes Support Office for Mary's county	The offices are listed on the form.
☐ Ring the office a week later	Confirm it arrived and that nothing is outstanding.

AFTER YOU POST IT

The HSE will contact you to arrange the care needs assessment. Once approved, any change in income, savings or property must be reported to the Nursing Homes Support Office within **10 working days**. If you disagree with a decision, you can appeal within **40 working days**.

IF YOU GET STUCK**We are here to help**

Reply to the email this pack came with and we will point you in the right direction. For a farm, a business, or where the applicant's capacity is in doubt, use a solicitor.

fairdeal.ie is an independent service and is not the HSE. This pack is general guidance based on the answers you gave, not legal, tax or financial advice. fairdeal.ie is a service of Alderidge Fusion Limited, registered in Ireland, company number 816930.

SAMPLE