Is Fair Deal the next step?

Fair Deal is financial support for long-term nursing home care. It does not fund care at home.

Republic of Ireland only | Last reviewed: 18 July 2026

Work through the steps

1. Is long-term nursing home care being considered?

No or not yet
Ask the GP, public health nurse or HSE about supports at home, including the Home Support Service.
Next: Call HSE Live on 1800 700 700.

Yes
Continue to step 2.
Next: Discuss the person's wishes and keep them involved.

2. Has the person applied for a care needs assessment?

No
Submit the Fair Deal application. The HSE will arrange an assessment and consider whether the person can still be supported at home.
Next: Send the form to the local Nursing Homes Support Office.

Yes, and nursing home care is recommended
Continue to the financial assessment.
Next: Gather the documents listed in the current form.

3. What does the financial assessment consider?

Single person
Currently 80% of assessable income, 7.5% a year of assessable cash assets and 7.5% a year of assessable non-cash assets. The first EUR 36,000 of assets is exempt.
Next: Wait for the HSE letter confirming the weekly contribution.

Member of a couple
Currently 40% of combined assessable income, 3.75% a year of combined assessable cash assets and 3.75% a year of combined assessable non-cash assets. The first EUR 72,000 of combined assets is exempt.
Next: Wait for the HSE letter confirming the weekly contribution.

4. Is the family home included?

Yes
Its value is normally counted for no more than three years. This limits the contribution based on the home to 22.5% of its assessed value for a single person. The couple rate is 3.75% a year for three years.
Next: Tell the Nursing Homes Support Office if an assessed asset is sold. The current notification period is 10 working days.

Farm or business
The three-year cap may apply, but a separate application and conditions apply.
Next: Check the current HSE criteria before relying on the cap.

5. Can the person pay the property-related contribution now?

Yes
A nursing home loan may not be needed.
Next: Continue with the Fair Deal funding decision.

No or unsure
The optional nursing home loan can defer the property-related contribution. The property secures the loan and repayment is generally made later.
Next: Consider applying with the Fair Deal form. Approval does not oblige the person to accept the loan.

6. Can the person complete and sign the application?

Yes
They should remain involved and sign the relevant sections.
Next: Keep copies of the completed form and evidence.

No or uncertain
A relative cannot automatically sign. The correct representative depends on the person's circumstances and the decisions required.
Next: Ask the Nursing Homes Support Office what legal authority or decision-support arrangement is needed.

Your next step

You do not have to solve the whole process in one sitting. Start with the application and the local office will arrange the assessments.

Sources checked 18 July 2026: HSE - How to apply for Fair Deal | HSE - Financial assessment | HSE - Three-year cap | HSE - Nursing home loan