Care Home Consultancy NEWSLETTER



2026: A Year of Growth, Collaboration and New Opportunities

2026 has been another positive year of growth and collaboration for our team. We were delighted to welcome Newstalk Radio to our growing list of partnerships, and in October I had the opportunity to join Sinead Ryan on The Home Show to discuss the complexities of the Fair Deal Scheme and provide practical guidance for listeners navigating long-term care planning.

At the same time, our network of trusted professional partners has continued to expand, further strengthening the support, expertise and resources available to our clients and their families.

Partnership Referrals

- Solicitors 55%
- Accountants 21%
- Financial Advisors 24%

Irish Independent

You'll find the latest article below, along with links to our previous features.

[Fair Deal: 10 myths and misconceptions about nursing home support | Irish Independent]

[Irish Independent Home Economics]

[Irish Independent Fair Deal Scheme Information]

Fair Deals Completed...

- Families Supported 250+
- Counties Covered (Nationwide) 26+
- Google Ads Rating 5*

newstalk
CONVERSATION THAT COUNTS

Fair Deal Advice Featured on Newstalk FM and in the Irish Independent

One of the highlights of the year was appearing on **Newstalk's Home Show with Sinead Ryan**, where we explored key aspects of the **Fair Deal Scheme** and answered some of the most common questions facing families today.

You can listen to the interview using the link below.

[The Home Show with Sinead Ryan]

Tune in at timestamp 23m 10s to hear all about the **Fair Deal Scheme**.



Sinead Ryan,
Broadcaster and Journalist

Care Home Consultancy

NEWSLETTER



HOT TOPIC! Pay Privately or Apply for the Fair Deal Scheme?

"I was told I won't qualify for the Fair Deal Scheme because I have assets."

This is one of the most common misconceptions we encounter. Many people assume that owning a home, having savings, or receiving a good income means they will not qualify for the **Fair Deal Scheme**. In reality, this is rarely the case.

In our experience, 80-90% of families who contact Care Home Consultancy are financially better off within the **Fair Deal Scheme** than paying privately for nursing home care.

Perhaps the most costly piece of misinformation is the belief that you will lose your family home if you apply for the **Fair Deal Scheme**. This is simply not true. Understanding how the scheme works can save families significant amounts of money and unnecessary stress.

Recently, I advised a client whose initial Fair Deal contribution was effectively 100% of the Fair Deal rate. Despite this, they were still more than €200 per week better off under the scheme than paying privately.

If you or your clients are unsure whether the **Fair Deal Scheme** is the right option, please feel free to get in touch for a free introductory phone call. A short conversation could end up saving families thousands of euros. 💰

The Importance of the 5-Year Transfer Rule

When it comes to planning for future care needs, early advice can make a significant difference. Many of the families who contact **Care Home Consultancy** do so at a time of crisis, when a loved one requires residential care immediately or in the near future. By that stage, some planning opportunities may no longer be available.

Under the **Fair Deal Scheme**, assets transferred more than five years before an application is made are generally excluded from the financial assessment. As a result, seeking advice early can have a substantial impact on future care costs.

However, any transfer of assets can have important legal, taxation and succession implications. It is therefore essential to obtain professional advice that considers not only the legal and tax consequences, but also how such decisions may affect a future Fair Deal application.

The earlier you plan, the more options you are likely to have available. ✅