



Long-Term Care Scheme

Route C



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Care Scheme

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If you need permanent support with day-to-day tasks, such as bathing, dressing, or eating you may be eligible to join the Long-Term Care Scheme.

Care can be provided in your own home or in a care home.

You may be eligible for a Long-Term Care Property Bond if:

- the value of all your assets, including your home, is more than **£419,000** and
- assets other than your home are less than **£25,000**.

One of the principal objectives of the Long-Term Care Property Bond is to protect homeowners from needing to sell their property to meet their care costs. A property bond offers you the option to borrow against the value of your home without the need to sell your home. If you are eligible, you can use a Long-Term Care Property Bond as soon as you start to need care.

You should join the Long-term Care Scheme as soon as you start paying for your assessed care needs. You will need to provide financial details. This booklet will provide you with more information.

If your assets, including the value of your home, are below **£419,000**, you may be entitled to financial assistance as soon as you start to receive care at an agreed level. Refer to information on Long-Term Care Scheme, [Route A](#).

If your assets and the value of your home are worth more than **£419,000** and you have more than **£25,000** in savings and investments, you may still be eligible to receive financial assistance from the Long-Term Care Scheme. You will not need to provide any financial information but you will need to meet your own care costs during a waiting period. Refer to information on Long-Term Care Scheme, [Route B](#).



Who is eligible?

You need to be over 18 to qualify for the Long-Term Care Scheme and must have:

- Lived in Jersey continuously as an adult for the ten years immediately before you apply, or
- Lived in Jersey for ten years continuously as an adult in the past and for the year immediately before applying
- If you apply before the age of 28, you must have lived in Jersey for a continuous ten-year period at any age, and one year immediately before you claim.

Care Assessment

Before you can join the Long-Term Care Scheme, your care needs will be assessed by a health and social care professional from the Health and Community Services department. They will help you to understand the care that you need.

To arrange a health assessment, you can contact the Health and Community Services Single Point of Referral (SPOR) team.

01534 444440 or via email at: spor@health.gov.je.

If you are assessed as needing long-term care, you can ask for your details to be passed to an advisor in the Pensions and Care Team at Customer and Local Services. They will help you join the scheme.

If you have any questions, you can contact us from 8:30 am to 5:00 pm.

To book a face-to-face appointment, Call **01534 444444** or visit the website at gov.je/longtermcare.

To speak with the us, press option 4 after calling **01534 444444**, or email longtermcare@gov.je.

Covering the costs of care and support

The Long-Term Care Scheme shares the costs of care across the community. While the scheme assists you with your care costs, there is also an obligation on you to contribute to the cost of your care where you can afford to do so.

If your assets and the value of your home are worth more than £419,000 you will need to meet your own care costs for a period.

Once you have paid your care costs for a number of weeks (a waiting period), financial assistance from the Long-Term Care Scheme will meet your standard weekly care costs.

You should contact us to join the Long-Term Care Scheme as soon as you have had a care assessment and have started to receive long-term care. The team can begin to calculate how many weeks you will need to cover the full cost of your care for, the waiting period.

If your income and savings will not cover your care costs during the waiting period, you can apply for a Long-Term Care Property Bond. This will give you a steady income to pay for your care using some of the money that's tied up in your house.

Long-Term Care Property Bonds are available to homeowners. Properties owned by freehold, flying freehold and share transfer are all covered under the scheme.

If the total value of your assets decreases below £419,000 while you are using a Long-Term Care Property Bond, you may be able to get extra help from the Long-Term Care Scheme. You should contact us for more advice.

When choosing your preferred care provider, you should take into consideration that the package of care you choose needs to be financially sustainable.

When will I receive payments from the Long-Term Care Scheme?

You will need to provide financial information about yourself and your partner (if you have one). Depending on your income and your allowable expenses you may need to contribute some or all your income towards your care costs during the waiting period. The Long-Term Care Property Bond can help you cover the full costs of your care during the waiting period.

The waiting period depends on your assessed care level.

Assessed level of care	Waiting period
Level 1	148 weeks - Just under 3 years
Level 2	97 weeks - Around 1 year and 10 months
Level 3	67 weeks - Around 1 year and 4 months
Level 4	53 weeks - Just over a year

We will keep a record of when your care has started and your assessed care level. If your care needs change you must advise the team.

They will contact you when you are about to qualify for regular benefit payments from the Long-Term Care Scheme. After the waiting period the Long-Term Care Scheme will cover your standard care costs. If you need to, you can continue to use the Long-Term Care Property Bond to help to meet your other care related costs. You should join the Long-term Care scheme as soon as you start paying for your assessed care needs.

The Long-Term Care Scheme only covers care provided in Jersey.

Care and support in your own home

Care and support in your own home may be delivered as a combination of formal and unpaid informal care from a friend or relative.

If you receive formal care in your own home, the Long-Term Care Scheme can help with your care costs. The Long-Term Care Scheme does not cover living costs in your own home. You will need to continue to meet your own household expenses, for example food and utility bills.

You can receive a Long-Term Care Property Bond or Long-Term Care payments at the same time as Income Support. Income Support is available to assist with normal living costs if your household income is low.

Your financial assessment will include an allowance for your living costs at home. If your net income after these expenses is not enough to cover the costs of your agreed care package, the Long-Term Care Property Bond may be able to help you meet your care costs.

The maximum support available depends on your assessed care level. These are the standard Long-Term Care rates.

Assessed level of care	Maximum weekly benefit 2024
Level 1	£492.03
Level 2	£750.54
Level 3	£1084.93
Level 4	£1363.95

At the end of the waiting period, you will start to receive regular benefit payments from the Long-Term Care Scheme in line with your assessed care needs. In 2024, the maximum rate ranges from £492.03 up to £1363.95 a week. Home care packages are assessed on a case by case basis, and the Long-Term Care payments will cover the cost of your agreed care package up to the maximum available for your care level.

Care and support in a residential care home

If you will be living in a care home, the care home fees cover both the cost of your care and your living costs. For example, your room, food, and utilities.

The total weekly fee you pay to the care home does not affect the length of your waiting period. The waiting period is set by your assessed care level.

Living costs in the care home will always remain your responsibility. Some homes charge more than others, you will need to agree the rate with your preferred provider.

Your financial assessment will look at your income and deduct any agreed expenses. If your net income is not enough to cover the costs of your agreed care fees, the Long-Term Care Property Bond may be able to help you meet these costs. During the waiting period these include the standard care costs and the standard care home living costs. The Property Bond can also help with extra costs if your care home charges more than the standard rates, up to a maximum amount.

Assessed level of care	Standard weekly care rate (2024)	Standard weekly living costs - care home (2024)
Level 1	£492.03	£429.52
Level 2	£750.54	£429.52
Level 3	£1084.93	£429.52
Level 4	£1363.95	£429.52

At the end of the waiting period, you will start to receive regular benefit payments from the Long-Term Care Scheme in line with your assessed care needs. In 2024, the rate ranges from £492.03 up to £1363.95 a week. Remember, this will not cover the full care home fees – you will always need to pay for your own living costs. You will still need to contribute your net income towards the care home living costs. If your income does not cover this, you can continue to use the Property Bond to meet the balance of these costs.

Care costs for a couple

The waiting period when you will need to pay your full care costs will be different if you and your partner both receive long-term care (at the same time or separately).

We will tell you the exact number of weeks – this will depend on your assessed care level and your partner's assessed care level.

Jenny is single and has a long-term care need assessed at **level 2**.

Jenny lives in a flat that is valued at £520,000 and has £10,000 of savings in her bank account. Jenny's total assets are **more than £419,000** so she will not be eligible for financial assistance when her care starts. She will need to meet her own care costs during the waiting period of around 1 year and 10 months. After that period Jenny will start to receive regular benefit payments from the Long-Term Care Scheme.

To help pay for her care during the waiting period, Jenny applies for a Long-Term Care Property Bond.

At the end of the waiting period, Jenny becomes eligible for financial assistance from the Long-Term Care Scheme. This meets her standard care costs.



The care and support provider must be registered (or be exempt for registration) under the Regulation of Care (Jersey) Law 2014 and approved under the Long-Term Care (Jersey) Law 2012. The provider must be able to deliver care appropriate to your level of care needs.

Visit www.jod.je to find an approved list of providers or contact us.

You can ask Pensions and Care or your health and social care professional if your preferred provider meets the criteria.

We will not be able recognise costs from an unapproved provider.

Applying for a Property Bond

When you apply, you will need to complete a financial assessment. You will have to provide financial information about you, and your partner, if you have one.

The financial assessment will determine your eligibility for a Long-Term Care Property Bond.

If you do not want to share your financial information with the Customer and Local Services department, you need to consider if you can afford to cover the full costs of your care and support, without assistance from a property bond. We can give you detailed information about how long you will need to meet these costs yourself.

We will explain how to complete the financial assessment.

The financial assessment looks at all your (and your partner if applicable) income and assets including:

- Your income
- The value of your home
- The value of your other assets including savings, investments
- Assets that you have given away in the past.

Your income

We will need to assess your income. You will need to provide information, including but not limited to:

- Pension payments
- Interest and dividends received from bonds or investment/s
- Wage slip(s), if working
- Rental income
- Business income

The Long-Term Care Scheme provides allowances for living expenses. These apply to you if you are receiving care in your own home, or to your partner if you are living in a care home and your partner remains in the family home. Your income is allocated towards these agreed levels of expenses first.

Expenses that are considered, but not limited to:

- Living expenses for you, your partner, and your dependents living in the family home
- Allowance for earned income
- Social Security contributions
- Rental/mortgage costs
- Rates
- Long-Term Care contributions/income tax liability, but not arrears

You can ask us for more details of the expenses that are allowed.

The value of your home

The financial assessment will consider the value of your home. You will be asked to provide a valuation of your property and Customer and Local Services may need to verify this.

You cannot borrow against property not in Jersey.

If you have an existing charge on your property (such as a mortgage) we will take this into account. If you share the ownership of your property with someone other than your partner, we will only include your share of the property in the calculation.

The value of your other assets including savings, investments

We will need to know the value of your other assets. This includes all forms of wealth that you hold excluding the value of your own home.

Other assets are including but not limited to:

- bank accounts
- investments
- premium bonds
- other property in Jersey
- all property owned outside Jersey
- other valuables.

Personal possessions such as clothing, jewellery and household furniture are not included. We may ask you to prove that they are personal possessions and they have not been purchased as an investment.

Assets you have given away in the past

Previously gifted assets are considered in your financial assessment. You will need to tell us if you have previously gifted anything of a value over £5,000. You should seek independent legal advice if you are considering entering such arrangements as this may affect your eligibility for benefit.

Deprived income

Deprived income is when you are or were able to generate income, but your actions have either directly, or indirectly, prevented you from doing so.

This could be leaving your home empty when it could be rented out. Or you may be entitled to pensions in another country, but you have not claimed it, or you may have moved and not informed the pension provider.

The Property Bond

How is the bond secured?

If you own your home and are approved for a property bond to cover long-term care costs, the loan will be secured by a legal document called a Social Security hypothec which allows a debt to be recorded against a property. It is a charge or mortgage that acknowledges a debt and can be registered against a property owner.

The hypothec will be registered against any Jersey property owned or part-owned by you and/or your partner, and it will be recorded in the Public Registry.

The registration of the hypothec will be organised by Customer and Local Services, and you will be notified as soon as it has been registered. You will not need to appear in court, and there is no fee for the application. When the loan is fully repaid, the Department will apply to have the hypothec discharged, and your executor or family will receive notification once this has been done.

You can make lump-sum repayments covering some or all the loan at any time.

When does the property loan have to be repaid?

The Long-Term Care Property Bond typically needs to be repaid when your home is sold or transferred to your heirs. If your partner or full-time carer continues to live in the home after your death, the loan repayment may be deferred until that person either passes away or stops living in the home.

Is interest charged on the loan?

The Long-Term Care Property Bond carries interest at an annual rate of the Bank of England base rate plus 0.5% until it is fully repaid. As you continue to use the loan to cover your care expenses, the loan balance will gradually increase, and interest will be charged on the outstanding amount. If your partner or carer remains in your home after your death, and the loan is not repaid until later, interest will continue to be charged on the outstanding amount.

You will receive an annual statement that provides details of the outstanding loan balance and the interest that has been charged.

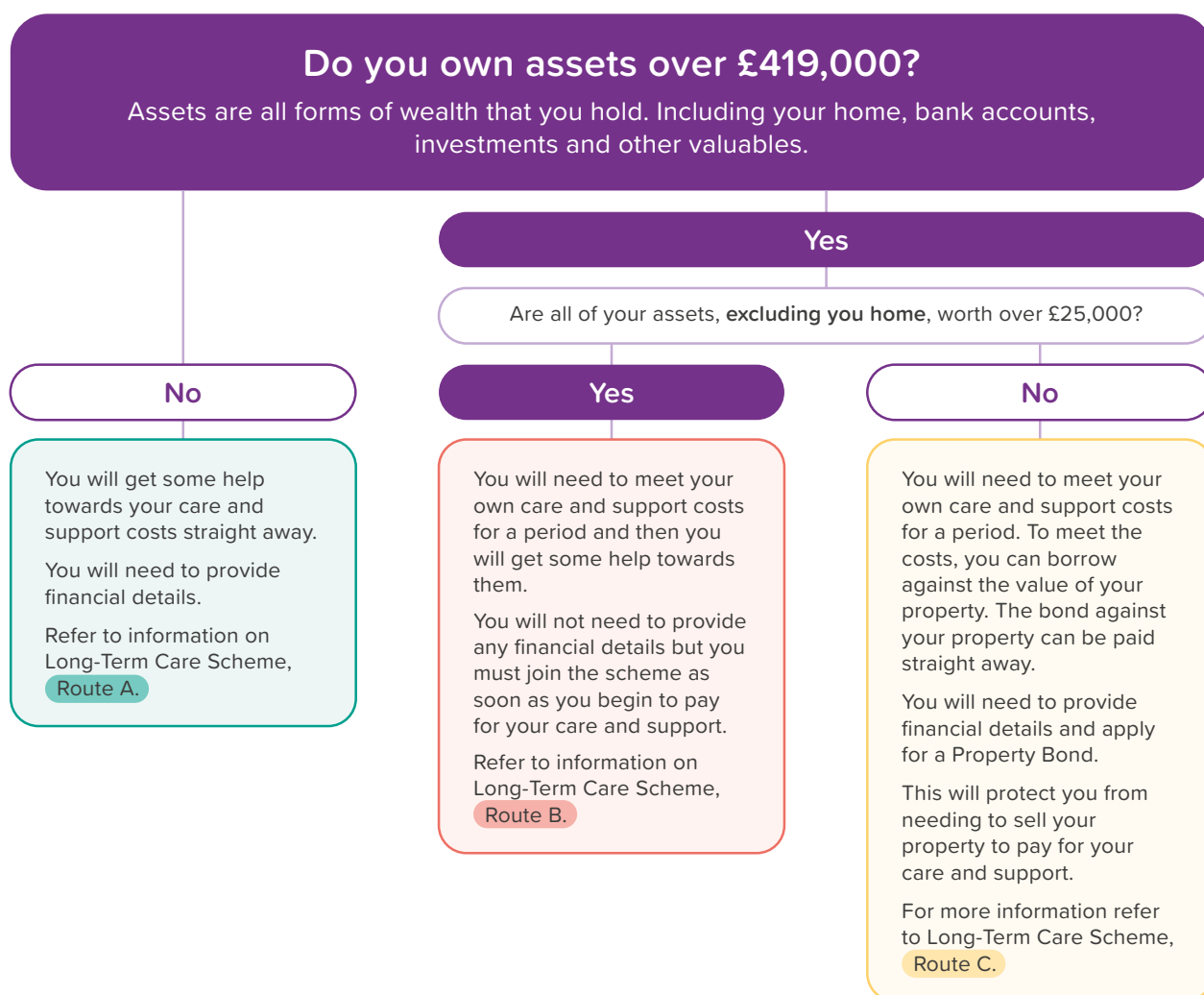
Accessing the Long-Term Care Scheme

The information provided in this booklet is relevant to you if the value of your home is above below £419,000 and the value of your assets is below £25,000. If your circumstances are different, you will access the scheme via an alternative route as explained below.

Information leaflets are available for each of the routes.

If you require information on an alternative route, please contact us.

To speak with the Pensions and Care Team, Press option 4 after calling 01534 444444, or email longtermcare@gov.je.



Book an appointment online with the Pensions and Care team at Customer & Local Services:



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