



Long-Term Care Scheme

Route A



Long-Term
Care Scheme

Visit gov.je/LongTermCare

Long-Term Care Scheme

Route A

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

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

The amount of financial help, and when you will begin to receive this depends on your income and assets and what level of care and support you require.

If your assets, including the value of your home, are below £419,000, you may be entitled to financial assistance from the Long-Term Care Scheme as soon as you start to receive care at an agreed level.

You will need to provide financial details. This booklet will provide you with more information.

If your assets and the value of your home are worth more than £419,000 and you also have savings, you will need to meet your own care costs for a waiting period. Once this period has passed you will begin to receive financial assistance from the Long-Term Care Scheme. See information on Long-Term Care, [Route B](#).

You may be eligible for a Long-Term Care Property Bond, [Route C](#) if:

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



Who is eligible?

You need to be over 18 to qualify for the 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 Employment, Social Security and Housing. 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 cost of your care

You will need to complete a financial assessment with the Pensions and Care Team. They will collect information from you, and your partner (if you have one). The amount of money the Long-Term Care Scheme will contribute to your care will depend on your financial assessment, your care assessment and where you will be receiving care.

Payments are based on standard rates. Your actual care costs may be higher or lower than this.

Depending on your income and assets, you may need to pay towards your standard care costs. All these details will be set out in your financial assessment.

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.

The standard hourly rate for care in your home is £34.80.

The Long-Term Care Scheme will pay £34.80 per hour towards your care (up to the maximum weekly benefit) .

For example, if you choose a care provider who charges £40.00 per hour, then you are responsible for the additional cost of £5.20.

The Long-Term Care Scheme does not cover your normal living costs and you will need to continue to meet your own household expenses, for example rent, mortgage, food, and utility bills.

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 2025 |
|------------------------|-----------------------------|
| Level 1 | £523.53 |
| Level 2 | £798.63 |
| Level 3 | £1,154.37 |
| Level 4 | £1,451.31 |

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 us 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.

Jeanette's care needs have been assessed as **care level 1**. Jeanette is receiving care in her own home. Her preferred care provider charges her **£40 an hour**.

The standard care cost paid by the Long-Term Care Scheme is **£34.80 per hour**.

Jeanette lives alone and has an **income of £200 a week**. She receives income support to help with her rent and living costs.

Jeanette has chosen a care provider that charges more than the Long-Term Care standard rate. Jeanette doesn't have any savings to pay for this, but her family has agreed to meet the additional cost of **£5.20 per hour** of care she receives.

The standard total care cost for care level 1 is **£532.53** per week. If the total cost of Jeanette's care exceeds this, she will need to meet the additional cost.



Care and support in a residential care home

If you will be living in a care home, the care home fees cover will include the cost of the care you receive and your living costs. For example, your room, food, and utilities. The Long-Term Care Scheme may help meet these costs. The amount you receive will depend on your financial assessment and how much disposable income you have available after your expenses.

This table shows the maximum weekly benefit available from the Long-Term Care Scheme. They are also called standard rates.

| Assessed level of care | Standard weekly care rate (2025) | Standard weekly living costs - care home (2025) | Maximum weekly benefit (2025) |
|------------------------|----------------------------------|---|-------------------------------|
| Level 1 | £523.53 | £457.03 | £980.56 |
| Level 2 | £798.63 | £457.03 | £1,255.66 |
| Level 3 | £1,154.37 | £457.03 | £1,611.40 |
| Level 4 | £1,451.31 | £457.03 | £1,908.34 |

Some residential care homes charge more than others. If the care home charges more than the standard weekly care rate (for your required level of care), you will need to meet these extra costs yourself.

You will also need to pay some or all your regular income towards your recognised care and support costs.

You will never be expected to contribute all your income. You will keep a personal allowance.

You will need to agree the cost with your preferred provider, and you will be liable for anything above your standard costs.

When you choose your preferred care provider, make sure that you can afford the package of care.

The Long-Term Care Scheme only covers care homes that are in Jersey and are registered with the Jersey Care Commission.

Visit carecommission.je to find a list of registered care homes.

Thomas is single. He has a long-term care need, assessed as **care level 3**. Thomas has chosen a residential care home to provide his care and support. He has chosen to take a large room that costs more than a standard room. **The cost of living for Thomas is £570 a week.** More than the recognised weekly cost of living in a residential home, **£523.53 a week.**

Thomas has **pension income of £300 a week** and is not liable for income tax.

He keeps a weekly allowance to cover his personal expenses, like toiletries, magazines, hairdressing and pays **£262 a week** towards his standard living costs in the care home.

Thomas is not a homeowner, but he has **savings of £100,000**. This is below £419,000 so Thomas does not need to use these savings to pay towards his standard care costs.

Thomas decides to use his savings to pay **£46.47 a week** to meet the full care home fees.



Financial assessment

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 how much financial support you will receive and how much of your income you will need to contribute towards your care package.

If you do not want to share your financial information, you need to consider if you can afford to cover the full costs without help from the Long-Term Care Scheme. You will need to cover the costs for around one year if you have very high care needs to around three years if you have the lowest level of care needs.

We can give you detailed information about how long you will need to meet these costs yourself.

Refer to information on Long-Term Care Route B.

We will explain how to complete the financial assessment.

The financial assessment looks at all of your (and if relevant, your partners) 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 recognises 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 include, but are 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
- Income tax liability and long-term care contributions, but not arrears

You can contact us for more details on the expenses that are allowed.

If your weekly income is more than your personal allowance (toiletries, magazines, hairdressing) and your expenses (living costs), you will need to pay the remainder towards the cost of your care.

The financial assessment will first consider your personal allowance, then your expenses and finally your care costs.

If you have a low weekly income and you or your partner is still living in the family home, you may be eligible for Income Support to help with your usual living expenses. You can receive financial support from the Long-Term Care Scheme and Income Support at the same time.

If you are living in a care home, your income will first be used towards a weekly personal allowance. If you have no income at all, financial support from the Long-Term Care Scheme will include an additional amount as a personal allowance.

Andrew and Pauline live at home. Andrew has care needs assessed at level one. They have a **combined income of £600 per week**. From this they need to pay household expenses including rent and rates.

Their total **allowable expenses are £500 per week** (Living allowance, rates and rent).

Andrew and Pauline do not pay tax because of their level of income.

This means, they will be expected to **contribute £100 per week** towards Andrew's standard care costs.

Andrew will need to pay his £100 contribution for a period. We will review this periodically as Andrew may become eligible for additional financial support.



The value of your home

The financial assessment will consider the value of your home. If you own your own home, you will never be obliged to sell it. You will be asked to provide a valuation of your property and Employment, Social Security and Housing may need to verify this. This is to confirm that your home is not worth more than £419,000.

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

If you own more than one home/property in Jersey, or a home outside Jersey, this is included with your other assets.

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.

You will need to provide confirmation of any assets you have gifted in the past. This includes:

Giving away assets

If you have given away assets in the last ten years before applying, we will continue to include these in any financial assessment.

Lifetime enjoyment

If you have been granted lifetime enjoyment of a property, but you have never owned the property yourself, we will only consider the expected rental income during the period of lifetime enjoyment.

Giving away your home

If you have given away your home at any time in the past and:

- you have continued to live in the home, or
- you could have received rent for the property,

the full value of that home will be included in your financial assessment.

You are strongly advised not to enter into any agreement where you give up the ownership of your family home, for example, to family members.

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. If you have deprived yourself of income, the full value of that income will be included in your financial assessment.

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

If you are moving into a care home and the family home will be empty you are strongly advised to rent the home to provide income. If the home is left empty your financial assessment will include the rent you could be receiving. You will need to make up this shortfall from savings or financial support from other family members.

Nelio has been left **lifetime enjoyment of a property**, although he does not own the home, he can live there for the rest of his life or rent the property out and receive rental income.

Nelio is receiving care in a care home and the property is now empty.

The property is in good condition, but Nelio chooses not to rent it. Nelio's financial assessment will include the **£375 per week rent** that could be achieved from the property. **Nelio will need to make up this shortfall.**



When your care assessment and financial assessment is complete, we will be in touch to confirm the value of your Long-Term Care payment and the amount, if any, you will need to pay towards your agreed package of care.

Accessing the Long-Term Care Scheme

The information provided in this booklet is relevant to you if your assets, including the value of your home, are below £419,000. 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 (A, B or C).

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.

Do you own assets over £419,000?

Assets are all forms of wealth that you hold. Including your home, bank accounts, investments and other valuables.

Yes

Are all of your assets, **excluding you home**, worth over £25,000?

No

You will get some help towards your care and support costs straight away.

You will need to provide financial details.

Refer to information on Long-Term Care Scheme, **Route A.**

Yes

You will need to meet your own care and support costs for a period and then you will get some help towards them.

You will not need to provide any financial details but you must join the scheme as soon as you begin to pay for your care and support.

Refer to information on Long-Term Care Scheme, **Route B.**

No

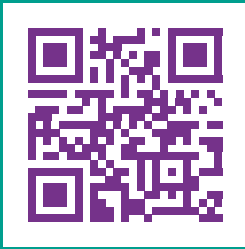
You will need to meet your own care and support costs for a period. To meet the costs, you can borrow against the value of your property. The bond against your property can be paid straight away.

You will need to provide financial details and apply for a Property Bond.

This will protect you from needing to sell your property to pay for your care and support.

For more information refer to Long-Term Care Scheme, **Route C.**

Book an appointment online with the Pensions and Care team at Employment, Social Security and Housing:



2025



Long-Term
Care Scheme

Visit gov.je/LongTermCare