

I spoke to you on the PAYE helpline today in relation to your query on repaying a loan made under the Fair Deal Scheme. I consulted a manager and have been advised as follows:

- although another person took out the loan, once it has been repaid in full any tax relief can be made by the person(s) who repaid the loan
- you would have to be able to produce receipts in the names of persons claiming the relief if asked by Revenue so when repaying the amount ensure the names are noted on any documents
- relief on nursing home are relieveable at your marginal rate of tax, please ensure you claim as nursing home expenses rather than health expenses
- for a taxpayer who is registered for Income Tax (self assessment), relief is claimed when completing a Form 11 tax return. PAYE taxpayers must complete a return online on myAccount or a paper Form 12 if unable to claim online
- if the estate of a person has repaid the loan, it is only the estate who can then claim the tax relief