

Dementia tax could wipe out up to half the value of average family home

It comes after Amber Rudd said the Conservatives did not know what a future cap on social care costs would be, while refusing to rule out that it could be as high as £200,000 or £300,000.

The analysis reveals that:

- If a cap was introduced at £200k, the costs of care for those with long-term conditions could wipe out over half of the value of an average family home
- If a cap was introduced at £150k, the costs of care for those with long-term conditions could wipe out around a third of the value of an average family home
- In Theresa May's constituency of Maidenhead, the dementia tax could wipe out 40% of the value of an average home if a cap of £200k was introduced. Liberal Democrat Shadow Health Secretary Norman Lamb said:

"These figures show Theresa May's dementia tax could devastate hard-working families, with a cap on costs in the hundreds of thousands.

"Across the country, people risk seeing over half the value of their homes taken to pay for care costs.

"Theresa May's stubborn refusal to set out the full details of the dementia tax shows she has no plans to ditch it.

"She is showing contempt for vulnerable older people who have developed a condition like dementia through no fault of their own."

Clegg: May's approach to Brexit is a threat to national security

The Schengen Information System (SIS II) is an EU-wide database on organised criminal and terrorist suspects across 28 countries, including 35,000 people wanted under a European Arrest Warrant. It includes alerts on suspected 'foreign fighters' – people who have travelled to Syria and elsewhere to fight for ISIS.

- UK police and security services queried the database over half a billion times in 2016 – equivalent to 16 checks a second.

- 53 people are detained and questioned under anti-terrorism laws at ports and airports every day, where they can be checked against the database by UK Border Force officers.
 - In April 2016, the UK received 25 hits on alerts issued by other participating countries in relation to individuals who could pose a risk to national security.
 - The UK would lose access to the database under Theresa May's plans to leave the jurisdiction of the European Court of Justice. Unless this position changes, UK authorities will see their access to the database cut off on 29th March 2019.
- Nick Clegg has challenged Theresa May to answer three vital questions:
1. How will we maintain access to SIS II without accepting the jurisdiction of the European Court of Justice?

2. What contingency plans has she put in place to mitigate the loss of this information on the movement of terrorist suspects across the continent?

3. How will we issue instructions to other EU countries to stop and question terror suspects if we are no longer part of this system?

Nick Clegg commented:

"Theresa May's extreme approach to Brexit will have the direct consequence of severing our ties to a fantastically useful weapon in our armoury against terrorism.

"By refusing to accept a role for the European Court of Justice in policing this European-wide database, she has ruled out our future participation in it.

"It is hard to overstate the importance of this database. We check it 16 times a second, looking for security threats that have been flagged to us by other European countries. And we use it to tell other countries to stop and question people who we think are potential terrorists.

"This is euroscepticism gone mad. If she fails to back down, Theresa May's approach to Brexit poses a direct threat to our national security."

[10 Questions Theresa May must answer on the dementia tax](#)

Today, we have challenged Theresa May to answer ten pressing questions on the Dementia Tax and to come clean and give the voters the facts before the election takes place.

It is simply not good enough to dodge difficult questions and proper scrutiny during the campaign over an issue that will have such a huge impact over

people's lives.

Under Theresa May's proposals, many would end up paying far more for their care.

Families deserve to know now what the Dementia Tax will mean for their homes, finances and relatives.

We have set out a clear set of questions Theresa May must answer in order to come clean to the British public and address their concerns.

The Liberal Democrats will keep campaigning to scrap the Dementia Tax and ensure no-one has to worry about catastrophic costs to pay for their care.

10 Questions Theresa May must answer on Dementia Tax

1. At what level will the cap on care costs be set?

Just this morning Amber Rudd said that there would be a cap -but that she didn't know at what level it would be set. That contradicted both Theresa May and the Conservative manifesto. It's time for Theresa May to come clean – at what level will the cap on care costs be set?

2. How will it be updated?

Will it be in line with house prices? Inflation? Some other measure? The British people deserve to know.

3. Who does the £100,000 floor apply to?

Does the £100,000 floor just apply to households? Or does it also apply to individuals?

4. Will the cap and £100,000 floor apply to care costs only?

Does the cap just apply to care costs or will it also include accommodation costs? Theresa May must come clean.

5. Will people need to pay an arrangement fee and interest?

Will people have to pay arrangement fees and interest on Deferred Payment Agreements for care costs, and if they do how will these charges be set?

The Royal Borough of Windsor & Maidenhead (RBWM) currently charges 2.25% interest and a £900 set up fee plus £300 a year (read more [here](#)).

6. Will interest fees and fee payments for care costs be included under the cap?

Because if they aren't – vulnerable elderly people could be hit with massive fees and charges, even after they sell their home.

7. Will local councils have to pay the additional costs for this scheme or will they be fully reimbursed by the Treasury?

If councils do have to pay additional costs that'll be another drain on already stretched council budgets and cause even more cuts.

8. Will widows, widowers or dependent children be able to remain in the family home after their relative has died?

Forcing widows, widowers and dependent children to leave their homes after losing a relative – especially where they are elderly themselves would be an absolute disgrace. So would they be forced to sell the home to pay for care costs.

Theresa May must come clean on what her dementia tax will mean for the families of those affected.

9. What interest rate will be charged on a deferred payment once the beneficiary has died?

The Royal Borough of Windsor & Maidenhead charge 8% if not settled within 90 days of death – will the charge be similar? Higher? Lower?

10. Will measures be put place to prevent people avoiding the Dementia Tax, for example by releasing equity or gifting a house to children or grandchildren more than seven years before their death?

The Liberal Democrats have committed in their manifesto to implementing the recommendations of the Dilnot Commission, which would mean a cap on care costs of £72,000

[Public show their backing for Liberal Democrat clean air plan](#)

A new survey for The Independent has found the majority of the public is now in favour of banning the most-polluting vehicles from city centres.

Some 51 per cent of respondents agreed with this suggestion, with only 15 per cent against and the remainder not expressing a view, pollsters ORB said.

Commenting on the reports which shows the public back the Liberal Democrat policy of banning the most-polluting cars from city centres, Liberal Democrat Shadow Transport Secretary Jenny Randerson said: "The air we allow our children to breathe is toxic and is leading to a national health crisis.

“If our water was as contaminated as the air we breathe the Tories would have been forced to take this seriously. Instead they are plying more dirt into the air and pushing through Heathrow expansion with no serious attempts to address the illegal emissions that are endangering people.

“Only the Liberal Democrats are committed to phasing out diesel vehicles and compensating drivers. We want to give all our children a brighter future in a fairer Britain, cleaning up our air will be a move in the right direction.”

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[Liberal Democrats lead campaign against Theresa May's cruel dementia tax](#)

Tim Farron, leader of the Liberal Democrats, has launched a national movement calling on people, irrespective of their party affiliation, to stop the Conservatives' planned Dementia Tax.

It comes alongside Liberal Democrat research that reveals that across England, 9 out of 10 homes could be eligible for sale to meet Theresa May's Dementia Tax.

Tim Farron is writing to key organisations about the campaign, including David Cameron as President of Alzheimer's Research UK.

Writing to the leaders of leading health and older peoples' charities, Tim Farron said: “The measure of a Government is how they treat the most vulnerable in our society. I don't think that the Conservatives are unaware of the impact of their plans but they chose to ignore the human cost.

“Every elderly person that needs care should receive it in the best place for them and not be fearful of those mounting, limitless costs. I am determined that we ensure that Theresa May drops the so-called 'Dementia Tax' and implement a cap on the cost of care.

“Caring for our elderly must be above party politics and that is why I want to urge anyone who opposes the Conservatives' plans to come together to stop it.

“We must resist this plan and challenge would-be Conservative MPs to reject and stop it.

“As a first step, I am urging people to sign up at dementiatax.org.uk to help. I hope you will urge the supporters of your organisation to do the

same. Together we can stop the so-called 'Dementia' Tax."

[Sign up against the dementia tax](#)