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PROSPECTIVE

SCHEDULE 2

Regulation 18(2)

Capital to be disregarded

1.—(1) Where the adult is a temporary resident but not a prospective resident, the value of the adult's main or only home in circumstances where—

- (a) the adult is taking reasonable steps to dispose of the dwelling in order that they may acquire another dwelling which they intend to occupy as their main or only home; or
- (b) the adult intends to return to occupy that dwelling as their main or only home and the dwelling is still available to them.

(2) Where the adult is a temporary resident who is a prospective resident, the value of the adult's main or only home in circumstances where the adult intends, on being provided in fact with accommodation under the Act—

- (a) to take reasonable steps to dispose of the dwelling in order that they may acquire another dwelling which they intend to occupy as their main or only home; or
- (b) to return to occupy that dwelling as their main or only home and the dwelling to which the adult intends to return is available to them.

Commencement Information

- II Sch. 2 para. 1 in force at 1.4.2015 in accordance with reg. 1

2.—(1) Where the adult is a permanent resident the value of the adult's main or only home which the adult would otherwise normally occupy ("the adult's home") for a period of 12 weeks beginning with the day on which the adult first moves into accommodation in a care home ("the first period of residence").

(2) Where the adult—

- (a) ceases to be a permanent resident; and
- (b) subsequently becomes a permanent resident again at any time within the period of 52 weeks from the end of the first period of permanent residence, the value of the adult's home for such period (if any) which when added to the period disregarded under sub-paragraph (1) in respect of their first period of permanent residence does not exceed 12 weeks in total.

(3) Where the adult—

- (a) ceases to be a permanent resident and is not a person to whom sub-paragraph (2) has applied; and
- (b) subsequently becomes a permanent resident again at any time after a period of more than 52 weeks from the end of the first period of residence, the value of the adult's home for a period of 12 weeks beginning with the day on which the second period of permanent residence begins.

(4) In this paragraph, "the second period of permanent residence" means the period of permanent residence beginning at any time after the period of 52 weeks referred to in sub-paragraph (3)(b).

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Commencement Information

I2 Sch. 2 para. 2 in force at 1.4.2015 in accordance with reg. 1

3. Where the adult is a permanent resident and there is an unexpected change in their financial circumstances the local authority may disregard the value of the adult’s main or only home which the adult would normally otherwise occupy for a period of 12 weeks.

Commencement Information

I3 Sch. 2 para. 3 in force at 1.4.2015 in accordance with reg. 1

4.—(1) The value of any premises—

- (a) which would be disregarded under paragraph 2 or 4(b) of Schedule 10 to the Income Support Regulations (premises acquired for occupation, and premises occupied by a former partner)⁽¹⁾ but as if for the words “his home” in each provision there were substituted “his main or only home”; or
- (b) which is occupied in whole or in part as their main or only home by a qualifying relative of the adult who has occupied the premises as their main or only home since before the date on which the adult was first provided with accommodation in a care home under the Act.

(2) A local authority may disregard the value of any premises which is occupied in whole or in part by a qualifying relative of the adult as their main or only home where the qualifying relative occupied the premises after the date on which the adult was first provided with accommodation in a care home under the Act.

(3) The value of any premises for a period of 12 weeks where the local authority has disregarded the value of the premises under sub-paragraph (1)(b) or (2) and that relative has died or is no longer occupying the premises because they have been provided with accommodation in a care home.

(4) The local authority may disregard the value of any premises for a period of 12 weeks where the premises were occupied in whole or in part by a qualifying relative of the adult as their main or only home and that relative is no longer occupying the premises because of an unexpected change in their circumstances.

(5) In this paragraph—

“child” is to be construed in accordance with section 1 of the Family Law Reform Act 1987⁽²⁾;

“qualifying relative” means the adult’s—

- (a) partner;
- (b) other family member or relative who is aged 60 or over or who is incapacitated; or
- (c) child who is under 18.

Commencement Information

I4 Sch. 2 para. 4 in force at 1.4.2015 in accordance with reg. 1

(1) Paragraph 2 was amended by S.I. 1988/1445. Paragraph 4(b) was amended by S.I. 1988/910 and 2005/2877.
(2) 1987 c.42. Section 1 was amended by paragraph 51 of Schedule 3 to the Adoption and Children Act 2002, paragraph 24 of Schedule 6 to the Human Fertilisation and Embryology Act 2008 (c.22) and S.I. 2014/560.

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5. In the case of an adult who is a resident who has ceased to occupy what was formerly the dwelling occupied by them as their main or only home following their estrangement or divorce from their former partner, the value of the adult's interest in that dwelling where it is still occupied as the home by the former partner who is a lone parent.

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Commencement Information

I5 Sch. 2 para. 5 in force at 1.4.2015 in accordance with reg. 1

6. In the case of an adult who is in receipt of care and support other than the provision of accommodation in a care home, the value of the adult's main or only home.

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Commencement Information

I6 Sch. 2 para. 6 in force at 1.4.2015 in accordance with reg. 1

7. The value of the proceeds of sale of any premises which would be disregarded under paragraph 3 of Schedule 10 to the Income Support Regulations (proceeds of sale from premises formerly occupied).

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Commencement Information

I7 Sch. 2 para. 7 in force at 1.4.2015 in accordance with reg. 1

8. Any future interest in property which would be disregarded under paragraph 5 of Schedule 10 to the Income Support Regulations (future interests in property other than in certain land or premises)(3).

.....
Commencement Information

I8 Sch. 2 para. 8 in force at 1.4.2015 in accordance with reg. 1

9. Any assets which would be disregarded under paragraph 6 of Schedule 10 to the Income Support Regulations (business assets)(4), but as if in sub-paragraph (2) of that paragraph for the words from "the claim for income support" to the end of that sub-paragraph there were substituted—

- (a) in the case of the adult who is a resident other than a prospective resident the words "the accommodation was initially provided";
- (b) in the case of the adult who is a prospective resident, the words "the local authority began to assess the adult's ability to pay for their accommodation under these Regulations".

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Commencement Information

I9 Sch. 2 para. 9 in force at 1.4.2015 in accordance with reg. 1

(3) Paragraph 5 was substituted by S.I. 1995/2303.

(4) Paragraph 6 was amended by S.I. 1990/1776, 1998/1174 and 2000/2910.

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10. Any amount which would be disregarded under paragraph 7(1) of Schedule 10 to the Income Support Regulations (arrears of specified payments)⁽⁵⁾, but as if the words “Subject to sub-paragraph (2)” at the beginning of that sub-paragraph were omitted and as if the reference in paragraph (a) of that sub-paragraph to paragraphs 6, 8 or 9 of Schedule 9 to the Income Support Regulations (other income to be disregarded) were a reference to paragraphs 8 to 11 of Schedule 1 to these Regulations (other income to be disregarded).

Commencement Information

I10 Sch. 2 para. 10 in force at 1.4.2015 in accordance with reg. 1

11. Any arrears of, or any concessionary payment made to compensate for arrears due to the non-payment of—

- (a) child tax credit;
- (b) working tax credit;
- (c) a payment which is made under any of—
 - (i) the Order in Council of 19th December 1881;
 - (ii) the Royal warrant of 27th October 1884;
 - (iii) the Order by his Majesty of 14th January 1922,

to a widow, widower or surviving civil partner under any power of Her Majesty otherwise than under an enactment to make provision about pensions for or in respect of persons who have been disabled or have died in consequence of service as members of the armed forces of the Crown and whose service in such capacity terminated before 31st March 1973,

but only for a period of 52 weeks from the date of the receipt of the arrears or the concessionary payment.

Commencement Information

I11 Sch. 2 para. 11 in force at 1.4.2015 in accordance with reg. 1

12. Any amount which would be disregarded under paragraph 8 or 9 of Schedule 10 to the Income Support Regulations (property repairs and amounts deposited with a housing association).

Commencement Information

I12 Sch. 2 para. 12 in force at 1.4.2015 in accordance with reg. 1

13. Any personal possessions except those which had or have been acquired by the adult with the intention of reducing their capital in order to satisfy a local authority that they were unable to pay towards the cost of their care and support or support.

Commencement Information

I13 Sch. 2 para. 13 in force at 1.4.2015 in accordance with reg. 1

(5) Paragraph 7(1) was amended by S.I. 1991/2742, 1996/1944, 2001/2333, 2002/2380, 2005/574, 2008/698, 2008/1554 and 2013/630.

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14. Any amount which would be disregarded under paragraph 11 of Schedule 10 to the Income Support Regulations (income under an annuity).

Commencement Information

I14 Sch. 2 para. 14 in force at 1.4.2015 in accordance with reg. 1

15. Any amount which would be disregarded under paragraph 12 of Schedule 10 to the Income Support Regulations (personal injury trusts)(**6**).

Commencement Information

I15 Sch. 2 para. 15 in force at 1.4.2015 in accordance with reg. 1

16. Any amount which would be disregarded under paragraph 12A of Schedule 10 to the Income Support Regulations (personal injury payments)(**7**) with the exception of any payment or any part of any payment that has been specifically identified by a court to deal with the cost of providing care.

Commencement Information

I16 Sch. 2 para. 16 in force at 1.4.2015 in accordance with reg. 1

17. Any amount which would be disregarded under paragraph 13 of Schedule 10 to the Income Support Regulations (a life interest or a life rent).

Commencement Information

I17 Sch. 2 para. 17 in force at 1.4.2015 in accordance with reg. 1

18. The value of the right to receive any income which is disregarded under paragraph 21 of Schedule 1 (income to be disregarded).

Commencement Information

I18 Sch. 2 para. 18 in force at 1.4.2015 in accordance with reg. 1

19. Any amount which would be disregarded under paragraph 15, 16, 18, 18A or 19 of Schedule 10 to the Income Support Regulations (surrender value of life insurance policy, outstanding instalments, social fund payments, local welfare provision and tax refunds on certain loan interest)(**8**).

Commencement Information

I19 Sch. 2 para. 19 in force at 1.4.2015 in accordance with reg. 1

(6) Paragraph 12 was substituted by [S.I. 1990/1776](#) and amended by [S.I. 2006/2378](#).

(7) Paragraph 12A was inserted by [S.I. 2006/2378](#).

(8) Paragraph 18 was substituted by [S.I. 1992/468](#). Paragraphs 18 and 19 were amended by [S.I. 2008/3157](#). Paragraph 18A was inserted by [S.I. 2013/443](#).

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20. Any capital which under regulation 16 (capital treated as income) is to be treated as income.

Commencement Information

I20 Sch. 2 para. 20 in force at 1.4.2015 in accordance with reg. 1

21. Any amount which would be disregarded under paragraphs 21 to 24 of Schedule 10 to the Income Support Regulations (charge or commission for converting capital into sterling, the Macfarlane Trusts, the Fund and the Independent Living Fund, value of the right to receive personal or occupational pension, value of funds under personal pension scheme and rent)⁽⁹⁾.

Commencement Information

I21 Sch. 2 para. 21 in force at 1.4.2015 in accordance with reg. 1

22. The value of any premises which would be disregarded under paragraph 27 or 28 of Schedule 10 to the Income Support Regulations (premises a claimant intends to occupy)⁽¹⁰⁾ but as if for the words “his home” in each provision there were substituted “his main or only home”.

Commencement Information

I22 Sch. 2 para. 22 in force at 1.4.2015 in accordance with reg. 1

23. Any amount which would be disregarded under paragraphs 29 to 31⁽¹¹⁾, 34⁽¹²⁾ and 36 to 43⁽¹³⁾ of Schedule 10 to the Income Support Regulations (fund payments in kind, training bonuses, housing benefit compensation, juror or witness payments, reduction of liability for personal community charge, housing grants, travelling expenses and health service supplies, welfare food payments, health in pregnancy grant, prison visiting scheme payments, special war widows payments, disabled persons’ employment payments, and blind homeworkers’ payments).

Commencement Information

I23 Sch. 2 para. 23 in force at 1.4.2015 in accordance with reg. 1

24. The value of any premises occupied in whole or in part by a third party where the local authority considers it would be reasonable to disregard the value of those premises.

Commencement Information

I24 Sch. 2 para. 24 in force at 1.4.2015 in accordance with reg. 1

(9) Paragraphs 22, 23 and 24 were inserted by S.I. 1988/663. Paragraph 22 was substituted by S.I. 1991/1175 and amended by S.I. 1992/1101, 1993/1249, 2000/1981, 2004/1141, 2005/2877, 2005/3391, 2008/2767, 2010/641 and 2011/2425. Paragraph 23 was amended by S.I. 1991/1559. Paragraph 23A was inserted by S.I. 1995/2303 and amended by S.I. 2007/1749. Paragraph 24 was amended by S.I. 1995/2303.

(10) Paragraphs 27 and 28 were inserted by S.I. 1988/910 and paragraph 27 substituted by S.I. 1988/2202.

(11) Paragraphs 29 to 31 were inserted by S.I. 1988/1445. Paragraph 29 was amended by S.I. 1990/127, 1992/1101, 2007/2538, 2008/2767, 2010/641 and 2011/2425. Paragraph 30 was substituted by S.I. 2004/565.

(12) Paragraph 34 was inserted by S.I. 1988/2202.

(13) Paragraphs 36 and 37 were inserted by S.I. 1990/547 and paragraph 36 amended by S.I. 1993/315, 2008/698 and 2013/443. Paragraphs 38 to 41 were inserted by S.I. 1990/1776 and paragraphs 38 and 39 substituted by S.I. 2008/3157. Paragraph 39A was inserted by S.I. 2009/583. Paragraph 40 was amended by S.I. 2007/2128 and 2008/3157. Paragraph 41 was substituted by S.I. 2008/3157. Paragraphs 42 and 43 were inserted by S.I. 1992/468 and paragraph 42 amended by S.I. 2004/565.

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25. Any amount which—

- (a) falls within paragraph 44(2)(a), and would be disregarded under paragraph 44(1)(a) or (b), of Schedule 10 to the Income Support Regulations⁽¹⁴⁾; or
- (b) would be disregarded under paragraph 45(a) of that Schedule.

Commencement Information

I25 Sch. 2 para. 25 in force at 1.4.2015 in accordance with reg. 1

26. Any amount which would be disregarded under paragraph 61 of Schedule 10 to the Income Support Regulations (ex-gratia payment made by the Secretary of State in consequence of a person's imprisonment or internment by the Japanese during the Second World War)⁽¹⁵⁾.

Commencement Information

I26 Sch. 2 para. 26 in force at 1.4.2015 in accordance with reg. 1

27. Any payment which would be disregarded under paragraph 64 of Schedule 10 to the Income Support Regulations (payments under a trust established out of funds provided by the Secretary of State in respect of persons who suffered or are suffering from variant Creutzfeldt-Jakob disease)⁽¹⁶⁾.

Commencement Information

I27 Sch. 2 para. 27 in force at 1.4.2015 in accordance with reg. 1

28. Any payment made by a local authority to or on behalf of the adult relating to the provision of a service, where—

- (a) that service is provided to develop or sustain the capacity of the adult to live independently in the community; and
- (b) any charge for that service would be a service charge of the kind specified in Schedule 1B to the Housing Benefit (General) Regulations 1987 as in force immediately before 1st April 2003.

Commencement Information

I28 Sch. 2 para. 28 in force at 1.4.2015 in accordance with reg. 1

29. Any payment made by the adult to the local authority in payment of a charge imposed on the adult by the authority under the Local Authorities (Charges for Specified Welfare Services) (England) Regulations 2003.

Commencement Information

I29 Sch. 2 para. 29 in force at 1.4.2015 in accordance with reg. 1

⁽¹⁴⁾ Paragraphs 44 and 45 were inserted by S.I. 1994/2139. Paragraph 44 was substituted by S.I. 2006/2378. Paragraph 45 was amended by S.I. 1997/2197 and 2003/2279.

⁽¹⁵⁾ Paragraph 61 was inserted by S.I. 2001/22 and amended by S.I. 2005/2877.

⁽¹⁶⁾ Paragraph 64 was inserted by S.I. 2001/1118 and amended by S.I. 2005/2687 and 2006/718.

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30. Any payment made to the adult pursuant to regulations made under section 2(6)(b) or 3 of the Adoption and Children Act 2002.

Commencement Information

I30 Sch. 2 para. 30 in force at 1.4.2015 in accordance with reg. 1

31. Any payment made to the adult under section 2 or 3 of the Age-Related Payments Act 2004 (entitlement: basic or special cases)(**17**).

Commencement Information

I31 Sch. 2 para. 31 in force at 1.4.2015 in accordance with reg. 1

32. Any payment made to the adult under Part 2 (payments to persons over the age of 65) or Part 3 (payments to persons in receipt of guarantee credit) of the Age-Related Payments Regulations 2005(**18**).

Commencement Information

I32 Sch. 2 para. 32 in force at 1.4.2015 in accordance with reg. 1

33. Any payment made to the adult under section 63(6)(b) of the Health Services and Public Health Act 1968 (“the 1968 Act”) (travelling and other allowances to persons availing themselves of instruction) for the purpose of meeting childcare costs where the instruction is provided pursuant to—

- (a) section 63(1)(a) of the 1968 Act; or
- (b) section 63(1)(b) of the 1968 Act and where the adult is employed, or has it in contemplation to be employed, in an activity involved in or connected with a service which must or may be provided or secured as part of the health service.

Commencement Information

I33 Sch. 2 para. 33 in force at 1.4.2015 in accordance with reg. 1

34. Any payment made in accordance with regulations made pursuant to section 14F of the Children Act 1989 (special guardian support services) to an adult who is a prospective special guardian or a special guardian.

Commencement Information

I34 Sch. 2 para. 34 in force at 1.4.2015 in accordance with reg. 1

35. Any payment made to the adult under regulations made under section 7 of the Age-Related Payments Act 2004 (power to provide future payments)(**19**).

(17) 2004 c.10.

(18) S.I. 2005/1983.

(19) Section 7 was amended by S.I. 2013/1442.

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Changes and effects yet to be applied to :

- Sch. 2 para. 1 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 2 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 3 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 4 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 5 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 6 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 7 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 8 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 9 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 10 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 11 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 12 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 13 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 14 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 15 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 16 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 17 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 18 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 19 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 20 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 21 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 22 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 23 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 24 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 25 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 26 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 27 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 28 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 29 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 30 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 31 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 32 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 33 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 34 coming into force by [S.I. 2014/2672 reg. 1](#)
- Sch. 2 para. 35 coming into force by [S.I. 2014/2672 reg. 1](#)
- Regulations applied (with modifications) by [S.I. 2015/305 reg. 2\(3\)\(b\)13](#)

Changes and effects yet to be applied to the whole Instrument associated Parts and Chapters:

Whole provisions yet to be inserted into this Instrument (including any effects on those provisions):

- Sch. 1 Pt. 1 para. 17A inserted by [S.I. 2017/555 reg. 2\(b\)](#)
- Sch. 2 para. 36 inserted by [S.I. 2018/687 reg. 2](#)
- Sch. 2 para. 37 inserted by [S.I. 2020/112 reg. 2](#)

- Sch. 2 para. 3839 inserted by [S.I. 2021/717 reg. 2](#)
- Sch. 2 para. 42 inserted by [S.I. 2022/1038 reg. 2](#)
- Sch. 2 para. 40 inserted by [S.I. 2022/243 reg. 2\(5\)](#)
- Sch. 2 para. 41 inserted by [S.I. 2022/743 reg. 2](#)
- Sch. 2 para. 43 inserted by [S.I. 2023/405 reg. 2](#)
- reg. 7(10) inserted by [S.I. 2015/644 reg. 3\(c\)](#)