## EXPLANATORY NOTE

(This note is not part of the Regulations)

These regulations make further amendments to the National Assistance (Assessment of Resources) Regulations 1992 ("the Principal Regulations"). The Principal Regulations set out the basis on which local authorities assess the ability to pay of persons for whom they arrange accommodation under part 3 of the National Assistance Act 1948.

As well as amendments to allow residents to benefit from their entitlement to the Savings Credit element of Pension Credit, they make a number of other miscellaneous changes.

Regulation 2 inserts two new definitions in relation to Pension Credit and updates another definition in the Principal Regulations.

Regulation 3 provides for payments made in accordance with regulations made under paragraph 3 of Schedule 4 to the Adoption and Children Act 2002 to be disregarded as income. It also provides for up to £4.50 (or £6.75 for a couple) of any savings credit to be disregarded where an individual has qualifying income not exceeding the standard minimum guarantee. Where an individual has qualifying income above the standard minimum guarantee there is a standard disregard of £4.50 (£6.75 for couples).

Regulation 4 provides for payments made in accordance with regulations made under paragraph 3 of Schedule 4 to the Adoption and Children Act 2002 to be disregarded as capital.