

CAPITAL TO BE DISREGARDED

1. Property:-
 - The dwelling together with any garage and garden that you occupy as your home;
 - Any premises you plan to occupy as your home*;
 - Any sum received from the proceeds of the sale of any premises formerly occupied by you as your home, which you plan to use to purchase another premises to occupy as your home*;
 - Any premises occupied by a member of the family as their home where that person will qualify for state pension credit or are incapacitated;
 - Any premises occupied by your former partner as their home provided that you are not estranged, divorced or where a civil partnership has been dissolved;
 - Where you have moved out of the former home following estrangement, divorce, or dissolution of your civil partnership, the property will be disregarded* or where the property is still occupied by your former partner who is a lone parent*;
 - Any property which you are taking reasonable steps to sell*;
 - Any property which you intend to occupy as your home that you are taking steps to gain possession of*;
 - Any property which you intend to occupy as your home to which essential repairs or alterations are required before you can move in*;
2. Any payment made to you in respect of travel or expenses incurred in respect of your participation in the DWP Employment, Skills and Enterprise Scheme*;
3. The assets of any business owned by yourself for the purposes of your self-employed business*. If you cease to be self-employed, the assets will continue to be disregarded for a certain period to allow for you to dispose of the assets. They will also be disregarded if you can no longer work due to illness, providing that you intend to re-engage in your business;
4. If you receive or have received assistance under the self-employment route, any sum of capital which is acquired by you for the purpose of establishing or carrying on the commercial activity*;
5. Any arrears payment of DLA, PIP, AA or AFIP, mobility supplement under article 20 of the Naval, Military and Air Forces, income-related employment and support allowance, income-based jobseeker's allowance, any discretionary housing payments, or working tax credit and child tax credit*;
6. Any sum paid to you due to the damage or loss of your home or personal possessions when it is intended to be used to repair or replace them*;
7. Any sum paid to a housing association as a condition of occupying the home, which was deposited to be used for the purchase of another home*;
8. Any personal possessions, providing they were not purchased recently with the intention of reducing your capital in order to be able to claim council tax reduction or to increase the amount of that reduction;
9. The value of the right to receive any income under an annuity or the surrender value of that annuity;
10. The funds of a trust, set up from a payment made in consequence of a personal injury to you or your partner, and the right to receive any payment under that trust*;
11. The value of the right to receive any income under a life interest or from a life rent;
12. The surrender value of any policy of life insurance;
13. Where any payment of capital falls to be made by instalments, the value of the right to receive any outstanding instalments;

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14. Any payment made by a local authority in accordance with section 17, 23B, 23C or 24A of the Children Act 1989;
15. Any social fund payment made pursuant to Part 8 of the Act;
16. Any payment made under or by the Trusts, the Fund, the Eileen Trust, MFET Limited, the Independent Living Fund (2006), the Skipton Fund, the Caxton Foundation, the London Bombings Relief Charitable Fund, MacFarlane Trust, the WLMEF or the LET, any payment by or on behalf of a person who is suffering or who suffered from haemophilia which derives from a payment made from any of the Trusts mentioned;
17. Any payment made by the Secretary of State to compensate for the loss of entitlement to housing benefit;
18. Any payment made under the Social Security (Infected Blood and Thalidomide) Regulations 2017;
19. The value of the right to receive an occupational or personal pension;
20. The value of any funds held under a personal pension scheme;
21. The value of the right to receive any rent except where you have a reversionary interest in the property in respect of which rent is due;
22. Any payment in kind made by a charity or by the Trusts, the Fund, MFET Limited, the Skipton Fund, the Caxton Foundation or the Independent Living Fund (2006);
23. Any payment made pursuant to section 2 of the 1973 Act*;
24. Any payment in consequence of a reduction of council tax under section 13 or section 80 of the Local Government Finance Act 1992 (reduction of liability of council tax)*;
25. Any grant made in accordance with a scheme made under section 129 of the Housing Act 1988 which is to be used to purchase premises intended to be occupied as your home, or to carry out repairs or alterations to render the premises fit for occupation*;
26. Any arrears of supplementary pension which is disregarded under paragraph 53 of Schedule 4 (sums to be disregarded in the calculation of income other than earnings)*;
27. Any payments or repayment made under regulation 5, 6 or 12 of the National Health Service (Travelling Expenses and Remission of Charges) Regulations 2003*;
28. Any payment you are entitled to receive in benefits made under section 13 of the Social Security Act 1991 in lieu of vouchers (including payments made in place of healthy start vouchers, milk tokens, or the supply of vitamins)*;
29. Any payment made under Part 8A of the Act (entitlement to health in pregnancy grant);
30. Any payment made by the Secretary of State for Justice under a scheme established to assist relatives and other persons to visit persons in custody*;
31. Any payment (except a training allowance) made by the Secretary of State or any other person, under the Disabled Persons (Employment) Act 1944 to assist disabled persons to obtain or retain employment despite their disability;
32. Any payments made by a local authority under section 3 of the Disabled Persons (Employment) Act 1958 to homeworkers assisted under the Blind Homeworkers' Scheme*;
33. (1) Any sum of capital to which sub-paragraph (2) applies and which is administered on behalf of a person by the High Court or the County Court under Rule 21.11(1) of the Civil Procedure Rules 1998 (as amended by the 2013 Civil Amendment No 6 Rules) or by the Court of Protection; which can only be disposed of by order or direction of any such court; or where the person concerned is under the age of 18, which can only be disposed of by order or direction prior to that person attaining age 18.
(2) Any sum of capital which is an award of damages for a personal injury to that person; or compensation for the death of one or both parents where the person concerned is under the age of 18;

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34. Any payment to the applicant as the holder of the Victoria Cross or George Cross;
35. Any payment of sports award to cover food, ordinary clothing or footwear, household fuel or rent, council tax or water charges, where you or a member of your family are liable to pay for this*;
36. Certain payments made by way of an education maintenance allowance (you will be contacted for further information if you receive these payments);
37. Any discretionary payment you receive from an employment zone contractor, being a fee, grant, loan or otherwise*;
38. Any arrears of subsistence allowance paid as a lump sum*;
39. Where an ex-gratia payment of £10,000.00 has been made by the Secretary of State on or after 1st February 2001 in consequence of the imprisonment or interment of you, your partner, your deceased partner, or your partner's deceased partner, by the Japanese during the Second World War, £10,000.00;
40. The amount of any payment, other than a war pension, to compensate for the fact that you, your partner, or the deceased spouse or deceased civil partner of you or your partner, was a slave labourer or a forced labourer, or had suffered property loss or had suffered personal injury, or was a parent of a child who had died during the Second World War.
41. The amount of any trust payment (under a relevant trust) made to you or a member of your family (certain conditions apply and you may be contacted for further information);
42. Any payment made by a local authority to you or your partner relating to a service which is provided to allow you or your partner to live independently in your property;
43. Any payment made under certain regulations for direct payments for health care;
44. Any payment made to you under section 2(6)(b), 3 or 4 of the Adoption and Children Act 2002;
45. Any payment made to you under section 14F of the Children Act 1989 (special guardianship support services);
46. Any payment made under section 49 of the Children and Families Act 2014 (personal budgets and direct payments);
47. Any bereavement support payment under section 30 of the Pensions Act 2014.

*time limits may apply such as 26 or 52 weeks.